

United States District Court  
for the  
Northern District of New York

U.S. BANK TRUST, N.A. AS TRUSTEE  
FOR LSF8 MASTER PARTICIPATION  
TRUST

Plaintiff,

v.

SCOTT A. DUPRE A/K/A SCOT DUPRE,  
DEBORAH A. DUPRE, ROME SAVINGS  
BANK

Defendants.

Civil Action No. 15-cv-558-LEK-TWD

AFFIDAVIT OF PLAINTIFF

STATE OF California )  
COUNTY OF San Diego ) ss:

Theodore Schroeder, being duly sworn, deposes and says:

1. I am an Authorized Signatory of Caliber Home Loans, Inc., attorney in fact for U.S. Bank Trust, N.A. as trustee for LSF8 Master Participation Trust ("Plaintiff"). Plaintiff is the owner of a promissory Note ("Note") and Mortgage securing the Note ("Mortgage") on the property located at 805 Pleasant Valley Road, Waterville, New York 13480 (the "Property"). I am familiar with the Note and Mortgage, which are the subject of this action, as well as with the books and records kept and maintained by Caliber Home Loans, Inc., in connection with this matter.

2. In the regular performance of my job functions, I am familiar with business records maintained by Caliber Home Loans, Inc., for the purpose of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and other) are made near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by Caliber Home Loans, Inc. It is the regular practice of Caliber Home Loans, Inc.'s

mortgage servicing business to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by personally examining these business records.

3. I make this Affidavit in support of Plaintiff's motion for Default Judgment and Judgment of Foreclosure and Sale.

4. On or about July 21, 2005, Scott A. Dupre executed and delivered to Household Finance Realty Corporation of New York, its successors and/or assigns, a Note whereby Scott A. Dupre promised to pay the sum of \$115,497.64. A copy of the Note is attached hereto as Exhibit "A."

5. As security for the payment of the Note, Scott A. Dupre and Deborah A. Dupre ("Borrowers") duly executed and delivered a Mortgage on the property, which was recorded as follows:

Recording Date:	July 25, 2005
Instrument No.:	2005-015096
County:	Oneida

A copy of the Mortgage is attached hereto as Exhibit "B."

6. On or about September 5, 2014, Household Finance Realty Corporation of New York assigned the Mortgage to LSF8 Master Participation Trust. A copy of this assignment is attached hereto as Exhibit "C." On or about March 13, 2015, LSF8 Master Participation Trust assigned the Mortgage to U.S. Bank Trust, N.A., as trustee for LSF8 Master Participation Trust. A copy of this assignment is attached hereto as Exhibit "D."

7. The Note and Mortgage are the subject of this action and the Mortgage constitutes a valid and binding lien on the Property.

8. On or about February 26, 2013, Scott A. Dupre and Deborah A. Dupre defaulted

under the terms of the Note and Mortgage by failing to tender the monthly installment payment due on that day and by failing to make all subsequent monthly payments due thereafter.

9. On or about September 17, 2014, a notice of default, as required by the terms of the Note and Mortgage, was sent to the Borrowers at the address of the Property. A copy of the Notice of Default is attached hereto as Exhibit "E."

10. On or about July 17, 2014, a copy of the 90 day pre-foreclosure notice was sent to the Borrowers at the address of the Property. A copy of the 90 day pre-foreclosure notice is attached hereto as Exhibit "F."

11. On or about July 17, 2014, a copy of the 90 day pre-foreclosure notice was timely filed with the New York State Department of Financial Services. A copy of the Proof of Filing Statement is attached hereto as Exhibit "G."

12. Despite the notices sent by Caliber Home Loan, Inc., Scott A. Dupre and Deborah A. Dupre's default continues unabated through the present day.

13. Plaintiff is the holder of the aforesaid note given by Scott A. Dupre to secure the sum of \$115,497.64 against real property commonly known as 805 Pleasant Valley Road, Waterville, New York 13480 (the "Property").

14. The Mortgage further provides that Plaintiff is entitled to recover fees, costs, and disbursements incurred in protecting in the Property, including attorney's fees.

15. I have examined the records of Caliber Home Loans, Inc., concerning the note and mortgage, and I find from said records that there is due to the Plaintiff in this cause the sum as set forth on the Schedule annexed hereto, together with interest to grow due thereon.

16. On or about May 5, 2015, this action was commenced by the filing of a Summons and Complaint in the United States District Court for Northern District of New York. The

17. Significantly, despite being timely and properly served, Borrowers, Scott A. Dupre and Deborah A. Dupre, has failed to interpose an answer, deny the statements in the Complaint, or otherwise proffer any affirmative defenses to this foreclosure action even though the time to do so expired on June 18, 2015.

19. I hereby certify that the foregoing statements made by me are true; I am aware that if any of the foregoing statements made by me are willfully false, I am subject to the laws and requirements of the State of New York.

Name: Theodore Schroeder  
Title: Authorized Signatory  
U.S. Bank Trust, N.A. as Trustee for  
LSF8 Master Participation Trust, by  
Caliber Home Loans, Inc., as its  
Attorney in Fact

On this \_\_\_\_\_ day of \_\_\_\_\_, 2015, before me, the undersigned, personally appeared \_\_\_\_\_, personally known to me or provided to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed this instrument.

See attached

## ACKNOWLEDGMENT

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of San Diego )

On September 25, 2015 before me, Lydia Sarahi Rodriguez, Notary Public  
(insert name and title of the officer)

personally appeared Theodore Schroeder

, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(.

s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



## SCHEDULE TO AFFIDAVIT OF PLAINTIFF

Note bearing date of:	July 21, 2005
In the amount of:	\$115,497.64
Rate of interest:	9.940% per annum
Made by:	Scott A. Dupre
Secured by a Mortgage set forth in the Complaint held by Plaintiff.	

The total amount due the Plaintiff on said Note, through October 22, 2015 is \$197,507.44, which breaks down as follows:

Principal:	\$111,409.31
Interest from 04/15/2013 to October 22, 2015 at 9.940%:	\$28,524.42
Defer Mod Interest:	\$46,052.42
Pre-acceleration Late charges:	\$17.50
Property Inspections/Preservation:	\$147.50
Defer Escrow:	\$66.58
Escrow Advances:	\$1,893.00
Insurance Balance:	\$4,029.91
Tax Balance:	\$5,366.80
Total:	\$197,507.44

DATED: 09/25, 2015

By:

Name: Theodore Schroeder  
Title: Authorized Signatory  
U.S. Bank Trust, N.A. as Trustee for  
LSF8 Master Participation Trust, by  
Caliber Home Loans, Inc., as its  
Attorney in Fact

STATE OF )  
COUNTY OF ) ss:

On this \_\_\_\_\_ day of \_\_\_\_\_, 2015, before me, the undersigned, personally appeared \_\_\_\_\_, personally known to me or provided to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed this instrument.

see attached.

## ACKNOWLEDGMENT

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of San Diego \_\_\_\_\_)

On September 25, 2015 before me, Lydia Sarahi Rodriguez, Notary Public  
(insert name and title of the officer)

personally appeared Theodore Schroeder  
, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in  
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the  
person(.  
s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.

Signature \_\_\_\_\_ (Seal)



# Exhibit A



# LOAN REPAYMENT AND SECURITY AGREEMENT (Page 1 of 3)

## LENDER (called "We", "Us", "Our")

HOUSEHOLD FINANCE REALTY CORPORATION OF NEW YORK  
4581 COMMERCIAL DR  
NEW HARTFORD NY 13413

## BORROWERS (called "You", "Your")

LOAN NO: 649100-102777

DUPRE, SCOTT A  
SS# 062669095  
805 PLEASANT VALLEY RD  
WATERVILLE NY 13480

EFFECTIVE DATE 07/21/2005	FIRST PAYMENT DUE DATE 08/21/2005	OTHERS SAME DAY OF EACH MONTH	SCHEDULED MATURITY DATE 07/21/2035	CONTRACT RATE (per year) 9.940 %
	AMOUNT FINANCED \$ 109,999.95	PRINCIPAL \$ 115,497.64		
		DISCOUNT FEE/POINTS \$ .00		
LIFE INS PREMIUM \$ NONE	DISABILITY INS PREMIUM \$ NONE	UI PREMIUM \$ NONE		
RELI INS PREMIUM \$ NONE				
			ORIGINATION FEE/POINTS \$ 5,497.69	
FIRST INSTALLMENT \$ 1,008.46	MONTHLY INSTALLMENT \$ 1,008.46		TERM PERIOD 360	
				PREPAYMENT PENALTY YES

YOU ARE GIVING US A SECURITY INTEREST IN THE REAL ESTATE LOCATED AT THE ABOVE ADDRESS.

REQUIRED INSURANCE. You must obtain insurance for term of loan covering security for this loan as indicated by the word "YES" below, naming us as Loss Payee:

YES Title insurance on real estate security.  
YES Hazard insurance on real estate security.

You may obtain any required insurance from anyone you choose and may assign any other policy of insurance you own to cover the security for this loan.  
(See "Security" paragraph above for description of security to be insured.)

NOTICE: THE FOLLOWING PAGES CONTAIN ADDITIONAL CONTRACT TERMS.

05-30-05 RE 1ST  
OPT. PPP



\*053964DA8198CEA8000NYB658010\*\*DUPRE

ORIGINAL

NYB65801

## LOAN REPAYMENT AND SECURITY AGREEMENT (Page 2 of 3)

**PAYMENT.** In return for this loan, you agree to pay us the Principal [Amount Financed and Points (all shown on page one)] plus Interest in monthly payments as stated on page one, computed by the simple interest method on the unpaid balances of Principal at the Contract Rate (subject to any adjustment under the Adjustment to Contract Rate section below) plus any monthly insurance premium, if elected, until fully paid. The term Points means the sum of the Origination Fee (Points) and the Discount Fee (Points) shown on page one. Payments are applied in the following order: interest at the Contract Rate for the actual time outstanding, principal and insurance. For any past due amounts, payments will be applied to the most delinquent monthly installment first, in the same order shown above, until all past due monthly installments are paid in full. You will pay at our business address on page one or other address given you. If more than one Borrower is named on page one, we may enforce this contract against all, or any, Borrowers, but not in a combined amount greater than the amount owed.

**ADJUSTMENT TO CONTRACT RATE.** The Contract Rate, as shown on page one, will decrease by one quarter of one percent (.25) beginning with the thirteenth (13th) month after every twelve (12) consecutive month period where all payments were made in full within 30 days of their due date. Up to maximum of twelve (12) Contract Rate reductions are available during the term of the loan. For each Contract Rate reduction, the monthly installment payment will be reduced accordingly. Notwithstanding anything to the contrary in this paragraph, you will not receive any Contract Rate reductions or the reduced monthly payment after four periods of delinquency. A "period of delinquency" begins when you fail to make a payment in full within 30 days of the due date and ends when you have no payments that are outstanding for more than 30 days past their due date.

**DATE ON WHICH FINANCE CHARGE BEGINS.** If you do not cancel this loan according to your "Notice of Right to Rescind," the date on which Finance Charge begins, payment dates, and effective date of optional insurance purchased in connection with this loan are postponed by the number of days from this Agreement's date to date you receive this loan.

**PAY-OUTS.** You agree to pay-outs of Amount Financed as shown on Truth-In-Lending disclosure form. If pay-outs change because loan closing is delayed, (a) you shall pay additional amounts due at closing, or (b) your cash or check will be reduced to cover additional pay-outs.

**PREPAYMENT.** Subject to the Prepayment Penalty described below, you may prepay any or all of your loan at any time. In any event, if you fully pay before the final payment due date, the amount you owe will be reduced by unearned credit insurance charges, if any. If you prepay before the final due date, Points are fully earned when this loan is made and you will not receive a refund of that part of the Finance Charge consisting of Points.

**PREPAYMENT PENALTY.** If "YES" is printed in the Prepayment Penalty box on page one of this Agreement, you agree to the following penalty. If you prepay in full within 12 months of the date of this loan shown on page one, you agree to pay a prepayment penalty equal to 6 months interest at the Contract Rate (at the time of prepayment) of the original amount financed. No prepayment penalty will be imposed (a) if this loan is refinanced by another loan with us; (b) after 12 months; (c) if the loan is prepaid from the proceeds of any insurance; or (d) if we sue you.

**MATURITY.** After the Scheduled Maturity Date stated on page one, you will pay interest at the Contract Rate in effect as of the Scheduled Maturity Date.

**LATE CHARGES.** If you don't pay any payment in full in 15 days after it's due, you will also pay 2% of the unpaid amount of such payment.

**BAD CHECK CHARGE.** We will charge you a fee of \$20 if any payment check is returned because of insufficient funds or is otherwise dishonored. You agree that we may deduct this charge from a monthly payment.

**SECURITY.** There is a Mortgage on your real estate, located at your address unless a different address is stated. You agree to give us a security interest in the real estate as described in the Mortgage.

### PROPERTY INSURANCE:

**A. YOUR OBLIGATION TO INSURE.** You shall keep the structures located on the real property securing this loan insured against damage caused by fire and other physical hazards, name us as a loss payee and deliver to us a loss payable endorsement. If insurance covering the real property is cancelled or expires while the loan is outstanding and you do not reinstate the coverage, we may obtain, at our option, hazard insurance coverage protecting our interest in the real property as outlined below.

**NOTICE: THE FOLLOWING PAGE CONTAINS ADDITIONAL CONTRACT TERMS.**

05-30-05 RE 1ST  
OPT. PPP



\*0539640A8198CEA8000NY8658020\*\*DUPRE

1

ORIGINAL

NY865802



LOAN REPAYMENT AND SECURITY AGREEMENT (Page 3 of 3)

B. LENDER'S RIGHT TO PLACE HAZARD INSURANCE. You authorize us, at our option, to obtain coverage on the Property in an amount not greater than the outstanding balance of principal and interest on the loan or, if known to be less, the replacement value of the Property, in the event that you fail to maintain the required hazard insurance outlined above or fail to provide adequate proof of its existence. You authorize us to charge you for the costs of this insurance and add the insurance charges to your loan. The Insurance charges will be added to the unpaid balance of the loan which accrues interest at the Rate of Charge. The addition of the insurance charges due might increase the amount of your final installment. The cost of Lender placed hazard insurance might be higher than the cost of standard insurance protecting the property. The Lender placed insurance will not insure the contents of the property or provide liability coverage. The insurance might not be the lowest cost coverage of its type available and you agree that we have no obligation to obtain the lowest cost coverage. We or an affiliated company might receive some benefit from the placement of this insurance and you will be charged for the full cost of the premium without reduction for any such benefit. If at any time after we have obtained this insurance, you provide adequate proof that you have subsequently purchased the required coverage, we will cancel the coverage we obtained and credit any unearned premiums to your loan.

DEFAULT. If you don't pay on time or fail to keep any required insurance in force, or if permitted in the event of default under the Mortgage, (1) all your payments may become due at once and, (2) without notifying you before bringing suit, we may sue you for the entire unpaid balance of Principal and accrued Interest and (3) any judgment in our favor may include our reasonable attorney's fee and court costs as determined by the court. You agree that, should we obtain judgment against you, a portion of your disposable earnings may be attached or garnished (paid to us by your employer), as provided by Federal law. You agree to pay interest on any judgment which has resulted from this Agreement at a rate of 9% per year until the judgment is paid in full.

CREDIT REPORTING AND CUSTOMER INFORMATION PRACTICES. If you fail to fulfill the terms of your credit obligation, a negative report reflecting on your credit record may be submitted to a credit reporting agency. You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen to telephone calls between you and our representatives in order to evaluate the quality of our service to you. You understand and agree that we will call you from time to time to discuss your financial needs and any loan products that may be of interest to you as may be permitted by Applicable Law. For more information regarding our privacy practices, please refer to our Privacy Statement, which is included with your loan documents.

INSURANCE. Optional credit insurance and any required insurance disclosures are attached to this Agreement and are incorporated herein by reference.

ALTERNATIVE DISPUTE RESOLUTION AND OTHER RIDERS. The terms of the Arbitration Agreement and any other Riders signed as part of this loan transaction are incorporated into this Agreement by reference.

APPLICABLE LAW. This loan is made by us as a licensed Mortgage Banker under the Licensed Mortgage Bankers Law (LMBL), Article 12-D of the Banking Law of New York, at an agreed rate authorized by Section 501(a), Part A, Title V, Public Law 96-221, also known as Section 1735f-7(a), Title 12, United States Code, in accordance with Part 80 of the Regulations of the New York Banking Board issued under the LMBL.

DEFAULT IN THE PAYMENT OF THIS LOAN AGREEMENT MAY RESULT IN THE LOSS OF THE PROPERTY SECURING THE LOAN. UNDER FEDERAL LAW, YOU MAY HAVE THE RIGHT TO CANCEL THIS AGREEMENT. IF YOU HAVE THIS RIGHT, THE CREDITOR IS REQUIRED TO PROVIDE YOU WITH A SEPARATE WRITTEN NOTICE SPECIFYING THE CIRCUMSTANCES AND TIMES UNDER WHICH YOU CAN EXERCISE THIS RIGHT.

BORROWERS:

Scott A. Dyne (SEAL)

\_\_\_\_ (SEAL)

\_\_\_\_ (SEAL)

WITNESS:

J. M. [Signature]



## ALLONGE TO NOTE

Caliber Document ID#:

158386

Account Number:



Allonge to Note Dated:

7/21/2005

And Executed by:

SCOTT A DUPRE

Property Address:

805 PLEASANT VALLEY RD

WATERVILLE, NY 13480

Loan Amount:

\$115,497.64

Pay to the order of:

LSF8 MASTER PARTICIPATION TRUST

Without recourse:

HOUSEHOLD FINANCE REALTY CORPORATION  
OF NEW YORK, BY CALIBER HOME LOANS INC,  
AS ATTORNEY IN FACT

A handwritten signature in black ink, appearing to read "Roy Lacey".

By:

Roy Lacey

Title:

Authorized Signatory



9803535427

SCOTT A DUPRE  
VERJ

KASOTA  
VOLT 2014-NPL4-PRIV

## ALLONGE TO NOTE

Caliber Document ID#:

184286

Account Number:



Allonge to Note Dated:

7/21/2005

And Executed by:

SCOTT A DUPRE

Property Address:

805 PLEASANT VALLEY RD

WATERVILLE, NY 13480

Loan Amount:

\$115,497.64

Pay to the order of:

U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8  
MASTER PARTICIPATION TRUST

Without recourse:

LSF8 MASTER PARTICIPATION TRUST, BY ITS  
TRUSTEE U.S. BANK TRUST, N.A., THROUGH  
CALIBER HOME LOANS, INC., AS ATTORNEY IN  
FACT FOR THE TRUSTEE

By:

Amy Schroeder

Title:

Authorized Signatory

Pursuant to CPLR 2105 I have compared  
this document with the original and found  
it to be a true and complete copy.

Signed: MARISSA M. LEECH

Name: MARISSA M. LEECH

# Exhibit B

\*\*\* DO NOT DETACH \*\*\*

## Oneida County Clerk's Office

### Recording Page

Receipt #:	239222	-----FEES-----	
Instrument #:	2005-015096	Recording and Filing:	42.00
Date:	07/25/2005	Transfer Tax:	0.00
Time:	10:52A	Basic Tax:	577.50
Doc Type:	MORTGAGE	Additional Tax:	263.75
1st OR:	DUPRE SCOTT A	Special Tax:	288.75
1st EE:	HOUSEHOLD FINANCE RE	Withheld:	0.00
Town:	SANGERFIELD	Total:	1172.00
Pages:	5		
Serial #:	CW-3073	-----MORTGAGE TAX-----	
Employee ID:	GA	Amount Taxed:	115497.64
Transfer Tax #:		-----TRANSFER TAX-----	
		Consideration Amount:	0.00
Return Address:	RPS 577 LAMONT RD ELMHURST IL 60126		

State of New York  
County of Oneida

\*\*\* WARNING -

I hereby certify that the within and foregoing was recorded  
in the Oneida County Clerk's Office, State of New York.

This sheet constitutes the Clerks endorsement required by  
Section 316 of the Real Property Law of the State of New York.

Richard D. Allen  
County Clerk

\*\*\*\*\*  
\* \*\*\* DO NOT DETACH \*\*\* \*  
\*\*\*\*\*



2005-015096  
07/25/2005 10:52AM  
Page: 1 of 5

Richard D. Allen, Oneida County Clerk R

# MORTGAGE

849100

☐ If box is checked, this is an owner occupied residential credit line mortgage that secured advances and readvances.

THIS MORTGAGE is made this 21ST day of JULY 20 05, between the Mortgagor; SCOTT A. DUPRE AND DEBORAH A. DUPRE 805 PLEASANT VALLEY ROAD, WATERVILLE, NEW YORK 13480 (herein "Borrower"), and Mortgagee HOUSEHOLD FINANCE REALTY CORPORATION OF NEW YORK, a corporation organized and existing under the law of DELAWARE whose address is 4581 COMMERCIAL DR. NEW HARTFORD, NY 13413 (herein "Lender").

The following paragraph preceded by a checked box is applicable.

☒ WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 115,497.64 evidenced by Borrower's Loan Agreement dated JULY 21, 2005 and any extensions or renewal thereof (including those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of principal and interest, including any adjustments to the amount of payments or the contract rate if that rate is variable, with the balance of the indebtedness, if not sooner paid, due and payable on JULY 21, 2035;

☐ WHEREAS, Borrower is indebted to Lender in the principal sum of \$ \_\_\_\_\_, or so much thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated \_\_\_\_\_ and extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate and under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a credit limit stated in the principal sum above with an initial advance \$ \_\_\_\_\_, which is included in the principal sum.

TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest thereon, including any increases if the contract rate is variable; (2) future advances under any Revolving Loan Agreement; (3) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage including Lender's reasonable attorney's fees and other expenses incurred in connection with foreclosure as permitted by applicable law; and (4) the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property (herein "Property") located in the County of ONEIDA State of New York:

ALL THAT TRACT OR PARCEL OF LAND SITUATE IN THE TOWN OF SANGERFIELD, ONEIDA COUNTY, NEW YORK, BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING IN THE CENTER OF THE PLEASANT VALLEY ROAD ON THE LINE BETWEEN LOTS NUMBER 4 AND 5 IN THE 20TH TOWN OF THE TWENTY CHENANGO TOWNS, RUNNING THENCE WESTERLY ALONG SAID LOT LINE 183 FEET TO A POINT; THENCE NORTHERLY PARALLEL WITH SAID ROAD 225 FEET TO A POINT; THENCE EASTERLY PARALLEL WITH THE SAID LOT LINE 183 FEET TO THE CENTER OF SAID ROAD; THENCE SOUTHERLY IN THE CENTER OF SAID ROAD 225 FEET TO THE PLACE OF BEGINNING.

SUBJECT TO ANY AND ALL RIGHTS OF WAY AND EASEMENTS OF RECORD. TAX MAP NUMBER: 397.000-1-32

2005-015996  
07/25/2005 10:52AM  
Page: 2 of 5  
Richard D. Allen, Oneida County Clerk

## CHECK IF APPLICABLE

☒ The property is improved by a one or two family residence and not other improvement exceeds the cost value of the residence.

053964DA136ATG8000W0012CT00DUPRE

ORIGINAL



<b>Payment Insurance</b>	Borrower promises and agrees as follows:
<b>Waiver Maintenance</b> <b>No sale or alteration Taxes, etc. Title</b>	<ol style="list-style-type: none"> <li>1. Borrower will pay as promised in the Note according to its terms.</li> <li>2. If the Note requires, Borrower will keep the buildings on the Property insured against loss by fire and other risks included in the standard form of extended coverage insurance. The amount shall be approved by Lender but shall not exceed full replacement value of the buildings. The policies shall contain the standard New York Mortgage clause in Lender's name.</li> <li>3. Borrower releases and waives all rights under and by virtue of Federal exemption laws.</li> <li>4. Borrower will keep the Property in reasonably good repair.</li> <li>5. Borrower may not, without Lender's consent alter, demolish or remove the buildings and improvements on the Property.</li> <li>6. Borrower will pay all taxes, assessments, sewer rents or water rates.</li> <li>7. Borrower warrants the title to the Property. Property is unencumbered except for prior encumbrances of record. Borrower is responsible for any of Lender's costs or losses if an interest in the Property is claimed by others.</li> </ol>
<b>Lien Law Section 13</b>	<ol style="list-style-type: none"> <li>8. Borrower will receive the advances secured by this Mortgage and will hold the right to receive the advances as a trust fund. The advances will be applied first for the purpose of paying the cost of improvement. Borrower will apply the advances first to the payment to the cost of improvement before using any part of the total of the advances for any other purpose.</li> </ol>
<b>Default</b>	<ol style="list-style-type: none"> <li>9. If Borrower fails to make any payment when due or fails to obtain or keep any insurance as required by the Note, Lender may immediately declare due (less any required refund of insurance charges): <ol style="list-style-type: none"> <li>a) for simple interest or revolving loans, the unpaid balance of the debt plus, accrued but unpaid Interest or Finance Charges;</li> <li>b) for precomputed loans, the unpaid payments of the debt less any refund of unearned Interest or Finance Charges.</li> </ol> </li> </ol>
<b>Sale Receiver</b>	<ol style="list-style-type: none"> <li>10. If Borrower defaults under this Mortgage and the Property is to be sold at a foreclosure sale, the Property may be sold in one parcel.</li> <li>11. If Lender sues to foreclose the Mortgage, the Lender shall have the right to have a receiver appointed to take control of the Property.</li> </ol>
<b>Assumption Notices</b> <b>No oral changes Who is bound</b>	<ol style="list-style-type: none"> <li>12. This Mortgage may not be assumed without Lender's written consent.</li> <li>13. Notices, demands or requests may be in writing and may be delivered in person or sent by mail.</li> <li>14. This Mortgage may not be changed or ended orally.</li> <li>15. If there is more than one Mortgagor each shall be separately liable. The words "Mortgagor" and "Mortgagee", shall include their heirs, executors, administrators, successors and assigns. If there is more than one Mortgagor or Mortgagee the words "Mortgagor" and "Mortgagee" used in this Mortgage includes them.</li> </ol>
<b>Arbitration Rider to Note</b>	<ol style="list-style-type: none"> <li>16. The Arbitration Rider attached to and made a part of the Note is hereby incorporated by reference and made a part of this Mortgage.</li> </ol>

(THIS SPACE INTENTIONALLY LEFT BLANK)



2005-015000  
07/25/2005 10:52AM  
Page: 3 of 5

Richard D. Allen, Oneida County Clerk N



Signatures

The Mortgagor has signed this Mortgage as of the date on the first page.

MORTGAGOR

Scott A. Dupre  
Scott A. Dupre

Deborah A. Dupre  
Deborah A. Dupre

STATE OF NEW YORK, COUNTY OF

Oneida

SS:

On the 21st day of July, in the year of 20 05, before me, the undersigned, a Notary Public in and for said State, personally appeared Scott A. Dupre and Deborah A. Dupre

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Joseph A. Mellace, Esq.  
JOSEPH A. MELLACE, ESQ.  
NOTARY PUBLIC, STATE OF NEW YORK  
NO. 02ME038801

STATE OF NEW YORK, COUNTY OF

QUALIFIED IN ONEIDA COUNTY  
COMMISSION EXPIRES 3/1/06

SS:

On the \_\_\_\_\_ day of \_\_\_\_\_, in the year of 20 \_\_\_\_\_, before me, the undersigned, a Notary Public in and for said State, personally appeared \_\_\_\_\_

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

STATE OF PENNSYLVANIA, COUNTY OF

SS:

On the \_\_\_\_\_ day of \_\_\_\_\_, in the year of 20 \_\_\_\_\_, before me, the undersigned, a Notary Public in and for said State, personally appeared \_\_\_\_\_

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument and that such individual made such appearance before the undersigned in the State of Pennsylvania.

STATE OF PENNSYLVANIA, COUNTY OF

SS:

On the \_\_\_\_\_ day of \_\_\_\_\_, in the year of 20 \_\_\_\_\_, before me, the undersigned, a Notary Public in and for said State, personally appeared \_\_\_\_\_

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.



2005-015006  
07/25/2005 10:52AM  
Page: 4 of 5

Richard D. Allen, Oneida County Clerk R



STATE OF NEW YORK

County of \_\_\_\_\_

RECORDED ON THE

day of \_\_\_\_\_, 20\_\_\_\_

at \_\_\_\_\_ o'clock \_\_\_\_\_ M.

## in Liber \_\_\_\_\_ of Mortgages

at Page \_\_\_\_\_ and examined \_\_\_\_\_

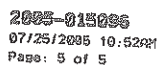
CLERK

PLEASE RECORD AND RETURN TO:

Record Processing Services

577 Lamont Road

Himhurst, IL 60126



Richard D. Allen, Oneida County Clerk

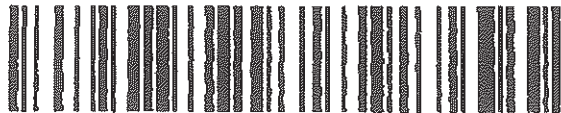


# Exhibit C



ONEIDA COUNTY – STATE OF NEW YORK  
SANDRA J. DEPERNO COUNTY CLERK  
800 PARK AVENUE, UTICA, NEW YORK 13501

COUNTY CLERK'S RECORDING PAGE  
\*\*\*THIS PAGE IS PART OF THE DOCUMENT – DO NOT DETACH\*\*\*



Recording:

Cover Page	20.00
Number of Pages	15.00
Records Management - Stat	4.75
Records Management - Coun	1.00
Cultural Ed	14.25
Number of Notations	0.50

INSTRUMENT #: 2014-012572

Receipt#: 2014601698  
Clerk: LG  
Rec Date: 09/10/2014 12:24:06 PM  
Doc Grp: RP  
Descrip: MORTGAGE ASSIGNMENT  
Num Pgs: 3

Total: 55.50  
\*\*\*\* NOTICE: THIS IS NOT A BILL \*\*\*\*

Party1: HOUSEHOLD FINANCE REALTY CORP  
Party2: LSF8 MASTER PARTICIPATION TRUST

Record and Return To:

TD SERVICE CO  
1820 E FIRST ST SUITE 300  
SANTA ANA CA 92705

WARNING\*\*\*

I hereby certify that the within and foregoing was recorded in the Oneida County Clerk's Office, State of New York. This sheet constitutes the Clerks endorsement required by Section 316 of the Real Property Law of the State of New York.

Sandra J. DePerno  
Oneida County Clerk

2005-015896 ✓

Recording Requested By:  
**T.D. SERVICE COMPANY**

And When Recorded Mail-To:  
**T.D. Service Company**  
**4000 W Metropolitan Dr Ste 400**  
**Orange, CA 92868**

Space above for Recorder's use

Customer#: 673/2 Service#: 4032030AS1



Loan#: [REDACTED]

### ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, HOUSEHOLD FINANCE REALTY CORPORATION OF NEW YORK, C/O CALIBER HOME LOANS, INC. 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2550, hereby assign and transfer to LSF8 MASTER PARTICIPATION TRUST, C/O CALIBER HOME LOANS, INC. 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2550, all its right, title and interest in and to said Mortgage in the amount of \$115,497.64, recorded in the State of NEW YORK, County of ONEIDA Official Records, dated JULY 21, 2005 and recorded on JULY 25, 2005, as Instrument No. 2005-015096, in Book No. —, at Page No. —.

Executed by: SCOTT A. DUPRE AND DEBORAH A. DUPRE (Original Mortgagor).

Original Mortgagee: HOUSEHOLD FINANCE REALTY CORPORATION OF NEW YORK. Property Address: 805 PLEASANT VALLEY RD, WATERVILLE, NY 13480-0000. Assignments: There are no assignments of record for this loan.

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bonafide obligation.

2014601698

Clerk: LG

2014-012572

09/10/2014 12:24:06 PM  
MORTGAGE ASSIGNMENT

3 Pages

Sandra J. DePerno, Oneida County Clerk

Date: **SEP 05 2014**  
HOUSEHOLD FINANCE REALTY CORPORATION OF NEW YORK, BY CALIBER HOME LOANS,  
INC., AS ATTORNEY IN FACT

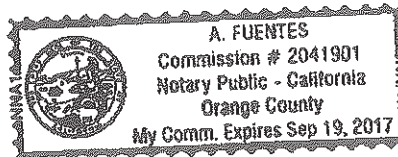
By: [Signature]  
Sarah Kennedy, Assistant Secretary

This Assignment is not subject to the requirements of new section 275 of the real property law because it is an assignment with the secondary mortgage market.

State of CALIFORNIA }  
County of ORANGE } ss.

**SEP 05 2014**  
On SEP 05 2014, before me, A. Fuentes, a Notary Public, personally appeared Sarah Kennedy who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Orange, County of ORANGE State of CALIFORNIA. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.  
Witness my hand and official seal.

[Signature]  
(Notary Name): A. Fuentes



HOUSEHOLD FINANCE REALTY CORPORATION OF NEW YORK and officer located at C/O  
CALIBER HOME LOANS, INC. 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2550

PREPARED BY: T.D. Service Company, 4000 W Metropolitan Dr Ste 400  
Orange, CA 92868, JENNIFER DAVIS-RIVERA

# Exhibit D

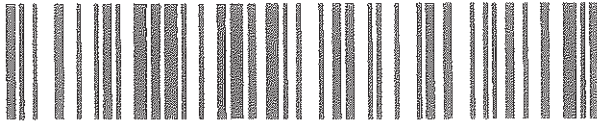




ONEIDA COUNTY - STATE OF NEW YORK  
SANDRA J. DEPERNO COUNTY CLERK  
800 PARK AVENUE, UTICA, NEW YORK 13501

COUNTY CLERK'S RECORDING PAGE

\*\*\*THIS PAGE IS PART OF THE DOCUMENT - DO NOT DETACH\*\*\*



Recording:

Cover Page	20.00
Number of Pages	20.00
Records Management - Stat	4.75
Records Management - Coun	1.00
Cultural Ed	14.25
Number of Notations	0.50

INSTRUMENT #: 2015-003759

Receipt#: 2015634276  
Clerk: PF  
Rec Date: 03/25/2015 09:17:24 AM  
Doc Grp: RP  
Descrip: MORTGAGE ASSIGNMENT  
Num Pgs: 4

Total: 60.50  
\*\*\*\* NOTICE: THIS IS NOT A BILL \*\*\*\*

Party1: LSF8 MASTER PARTICIPATION TRUST  
Party2: U S BANK TRUST NA

Record and Return To:

GROSS POLOWY LLC  
1775 WEHRLE DRIVE  
SUITE 100  
WILLIAMSVILLE NEW YORK 14221

WARNING\*\*\*

I hereby certify that the within and foregoing was recorded in the Oneida County Clerk's Office, State of New York. This sheet constitutes the Clerks endorsement required by Section 316 of the Real Property Law of the State of New York.

Sandra J. DePerno  
Oneida County Clerk

Record and Return to:  
Gross Polowy, LLC  
1775 Wehrle Drive, Suite 100  
Williamsville, NY 14221

2015634276

Clerk: PF

2015-003759

03/25/2015 09:17:24 AM  
MORTGAGE ASSIGNMENT

4 Pages  
Sandra J. DePerno, Oneida County Clerk

## *ASSIGNMENT OF MORTGAGE*

Know that,

LSF8 MASTER PARTICIPATION TRUST, 13801 Wireless Way, Oklahoma City, Ok 73134 assignor,

in consideration of the sum of One and No/100th Dollars and other good valuable consideration dollars, paid by

U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST, 13801 Wireless Way, Oklahoma City, Ok 73134 assignee,

hereby assigns unto the assignee, a certain mortgage made by SCOTT A. DUPRE AND DEBORAH A. DUPRE, given to HOUSEHOLD FINANCE REALTY CORPORATION OF NEW YORK to secure payment of the sum of One Hundred Fifteen Thousand Four Hundred Ninety-seven Dollars and 64/100 (\$115,497.64) and interest, dated July 21, 2005, recorded on July 25, 2005, in Instrument Number: 2005-015096 in the Office of the Oneida County Clerk.

covering premises 805 Pleasant Valley Road, Waterville, NY 13480 SBL # 397.000 - 1 - 32

together with the bond or obligation described in said mortgage, and the moneys due and to grow due thereon with the interest,

Which mortgage was previously assigned by HOUSEHOLD FINANCE REALTY CORPORATION OF NEW YORK to LSF8 MASTER PARTICIPATION TRUST by assignment dated September 05, 2014 and recorded on September 10, 2014 in Instrument Number: 2014-012572 in the Office of the Oneida County Clerk.

This said mortgage has not been otherwise assigned of record.

*TO HAVE AND TO HOLD* the said Mortgage and Note, and also the said property unto the said Assignee forever, subject to the terms contained in said Mortgage and Note.

*THIS* Assignment is not subject to the requirement of Section 275 of the Real Property Law because it is within the secondary mortgage market.

Record and Return to:  
Gross Polowy, LLC  
1775 Wehrle Drive, Suite 100  
Williamsville, NY 14221

IN WITNESS WHEREOF, the Assignor has caused these presents to be signed by its duly authorized officer this  
13 day of March, 20 15.

IN PRESENCE OF:

LSF8 MASTER PARTICIPATION TRUST, BY ITS  
TRUSTEE U.S. BANK TRUST, N.A., THROUGH  
CALIBER HOME LOANS, INC., AS ATTORNEY  
IN FACT FOR THE TRUSTEE

BY: [Signature]

Name: Kolette Modlin

Title: Authorized Signatory

State of .....

County of ..... ss:

On the \_\_\_\_\_ day of \_\_\_\_\_ in the year \_\_\_\_\_ before me, the undersigned, a notary public in and for said state, personally appeared \_\_\_\_\_, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument and that such individual made such appearance before the undersigned in the \_\_\_\_\_. (Insert city or political subdivision and state or other place acknowledgment taken--- if acknowledgment is taken outside of New York State)

Notary Public

See attached

## ACKNOWLEDGMENT

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of San Diego

On March 13, 2015 before me, B Gravit, Notary Public  
(insert name and title of the officer)

personally appeared Kolette Modlin  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(Seal)

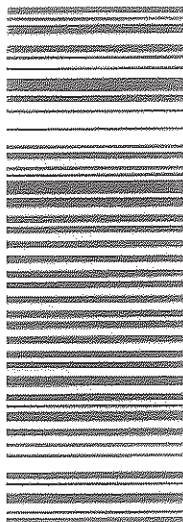


# Exhibit E

7014 1200 0000 0160 7168

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL™



7014 1200 0000 0160 7168

7014 1200 0000 0160 7168

U.S. Postal Service™

## CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$	NY Postmark Here 9/19
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To 9803535427

Street, Apt. No.,  
or PO Box No. 917

City, State, ZIP+4 SD

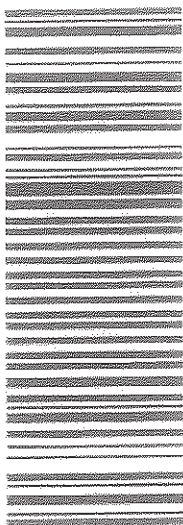
PS Form 3800, August 2006

See Reverse for Instructions

7014 1200 0000 0160 7151

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL™



7014 1200 0000 0160 7151

7014 1200 0000 0160 7151

U.S. Postal Service™

## CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$	NY Postmark Here 9/19
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To 9803535427

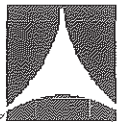
Street, Apt. No.,  
or PO Box No. 917

City, State, ZIP+4 DD

PS Form 3800, August 2006

See Reverse for Instructions





**CALIBER  
HOME LOANS**

P.O. Box 24610  
Oklahoma City, OK 73124-0610

September 17, 2014

DEBORAH A DUPRE  
805 PLEASANT VALLEY RD  
WATERVILLE NY 13480-2011

Caliber Account Number: [REDACTED]

Dear Borrower:

The above referenced loan is in default because you have failed to pay the required monthly installments as you promised to do when you signed the Note and Mortgage.

**Cure of default:** You may cure your default on or before October 22, 2014 by sending the total amount of \$ 28,370.13. You may also cure the default by completing, and having approved, a loan modification or repayment agreement which may be arranged through Caliber Home Loans, Inc. ("Caliber") by contacting the Collections Department at the address referenced above. If you cure the default, you will have the right to have the enforcement of the security instrument stopped and can then continue with your contractual obligations as though you did not default.

**Creditor's rights:** If you do not cure your default in the time allowed, by taking action as stated above, the creditor may exercise any or all remedies provided by law and in your Note. These remedies may include a demand for immediate payment in full and foreclosure on the real property securing the loan, which may result in the lender or another person acquiring the property by means of foreclosure and sale. You may be held personally liable under applicable state law for any deficiency balance not satisfied from the sale of the property.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the note and mortgage and you are entitled to present any other defenses that you may have.

If this default is not cured, Caliber will report the defaulted loan to any appropriate credit-reporting agency.

If this default was caused by your failure to make payments and you now want to pay the past due amount by mail, you must send a certified check, money order or cashier's check. **DO NOT SEND CASH.**

If you are unable to cure the default due to an involuntary loss of employment or other reasons, counseling assistance may be available to you from certain agencies that are HUD-approved mortgage-counseling agencies. You may contact Caliber to obtain the name of the mortgage-counseling agency that is closest to you.

If you have any questions, please contact our office at 800-621-1437. Our hours are 8:00 am to 9:00 pm, Central Time, Monday through Thursday, 8:00 am to 7:00 pm, Central Time, Friday and 8:00 am to 4:00 pm, Central Time on Saturday.

Sincerely,

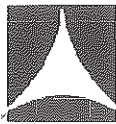
Account Resolution Department  
Caliber Home Loans, Inc.

**UNLESS YOU NOTIFY US WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO, UPON YOUR REQUEST, WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR.**

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.





**CALIBER  
HOME LOANS**

P.O. Box 24610  
Oklahoma City, OK 73124-0610

September 17, 2014

SCOTT A DUPRE  
805 PLEASANT VALLEY RD  
WATERVILLE NY 13480-2011

Caliber Account Number: [REDACTED]

Dear Borrower:

The above referenced loan is in default because you have failed to pay the required monthly installments as you promised to do when you signed the Note and Mortgage.

**Cure of default:** You may cure your default on or before October 22, 2014 by sending the total amount of \$ 28,370.13. You may also cure the default by completing, and having approved, a loan modification or repayment agreement which may be arranged through Caliber Home Loans, Inc. ("Caliber") by contacting the Collections Department at the address referenced above. If you cure the default, you will have the right to have the enforcement of the security instrument stopped and can then continue with your contractual obligations as though you did not default.

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You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the note and mortgage and you are entitled to present any other defenses that you may have.

If this default is not cured, Caliber will report the defaulted loan to any appropriate credit-reporting agency.

If this default was caused by your failure to make payments and you now want to pay the past due amount by mail, you must send a certified check, money order or cashier's check. **DO NOT SEND CASH.**

If you are unable to cure the default due to an involuntary loss of employment or other reasons, counseling assistance may be available to you from certain agencies that are HUD-approved mortgage-counseling agencies. You may contact Caliber to obtain the name of the mortgage-counseling agency that is closest to you.

If you have any questions, please contact our office at 800-621-1437. Our hours are 8:00 am to 9:00 pm, Central Time, Monday through Thursday, 8:00 am to 7:00 pm, Central Time, Friday and 8:00 am to 4:00 pm, Central Time on Saturday.

Sincerely,

Account Resolution Department  
Caliber Home Loans, Inc.

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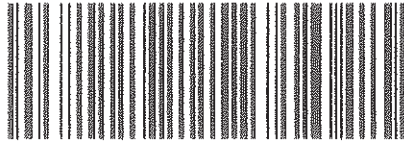
**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

# Exhibit F

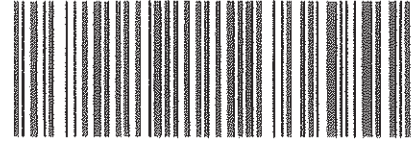
7014 0150 0000 2375 3262

7014 0150 0000 2375 3279

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE**CERTIFIED MAIL™**

7014 0150 0000 2375 3262

7014 0150 0000 2375 3262

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE**CERTIFIED MAIL™**

7014 0150 0000 2375 3279

7014 0150 0000 2375 3279

**U.S. Postal Service™  
CERTIFIED MAIL™ RECEIPT***(Domestic Mail Only. No Insurance Coverage Provided)*For delivery information visit our website at [www.usps.com](http://www.usps.com)**OFFICIAL USE**

Postage	\$	
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Postmark  
Date  
7/17/14

Sent To  
9803535427

Street, Apt. No.,  
or PO Box No.  
5004 pad

City, State, ZIP+4

PS Form 3800, August 2006

See Reverse for Instructions

**U.S. Postal Service™  
CERTIFIED MAIL™ RECEIPT***(Domestic Mail Only. No Insurance Coverage Provided)*For delivery information visit our website at [www.usps.com](http://www.usps.com)**OFFICIAL USE**

Postage	\$	
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Postmark  
Date  
7/17/14

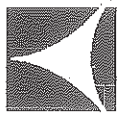
Sent To  
9803535427

Street, Apt. No.,  
or PO Box No.  
Deborah Prop

City, State, ZIP+4

PS Form 3800, August 2006

See Reverse for Instructions



**CALIBER**  
HOME LOANS

P.O. Box 24610  
Oklahoma City, OK 73124-0610

July 17, 2014

Property Address: 805 PLEASANT VALLEY RD , WATERVILLE NY 13480

SEE ENCLOSURE

SCOTT A DUPRE  
805 PLEASANT VALLEY RD  
WATERVILLE NY 13480



July 17, 2014

SCOTT A DUPRE  
805 PLEASANT VALLEY RD  
WATERVILLE NY 13480

RE: Note & Mortgage dated: July 21, 2005  
Account Number: [REDACTED]  
Property Address: 805 PLEASANT VALLEY RD  
WATERVILLE NY 13480

Dear SCOTT A DUPRE:

Caliber Home Loans, Inc. ("Caliber") previously notified you that upon the transfer of your loan, the Fair Debt Collection Practices Act (the "Act") afforded you certain protections under federal law. Among these protections was as follows:

You have thirty (30) days after you receive this letter to dispute the validity of the Debt or any part of it. If you do not dispute it within that period, we will assume that the Debt is valid. If you notify us in writing that you dispute the Debt, we will, as required by the law, obtain and mail to you or your authorized representative proof of the Debt. Proof of the Debt will include all documents signed by you concerning the Debt, a payment history of the Debt which includes the dates and amount of payments, credits, balances and charges concerning the Debt, the name and address of the original creditor, and a copy of any judgment against you regarding the Debt. If, within thirty (30) days after the date you receive this letter, you request in writing the name and address of your original creditor, we will furnish you with that information.

**This letter is not intended in any way to overshadow your rights under the Act and does not impede, restrict or alter in any way the protections described in prior correspondence.**

The enclosed Notice of Default is being provided to you because the above-reference Mortgage loan is in default due to your failure to make certain required payments. Failure to cure the default may result in adverse actions being taken against your interest in the Property.

If you have any questions, please contact our office at 800-621-1437. Our business hours are 8:00 a.m. to 9:00 p.m., Central Time, Monday through Thursday; 8:00 a.m. to 7:00 p.m., Central Time, Friday; and 8:00 a.m. to 4:00 p.m. on Saturday.

Sincerely,  
Account Resolution Department

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge:** If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

7:53



July 17, 2014

SCOTT A DUPRE  
805 PLEASANT VALLEY RD  
WATERVILLE NY13480

Caliber Account Number: [REDACTED]

**YOU COULD LOSE YOUR HOME. PLEASE READ THE FOLLOWING NOTICE  
CAREFULLY.**

As of July 17, 2014, your home loan is 506 days in default. Under New York State Law, we are required to send you this notice to inform you that you are at risk of losing your home. You can cure this default by making the payment of \$26374.77 by 10/20/14.

If you are experiencing financial difficulty, you should know that there are several options available to you that may help you keep your home. Attached to this notice is a list of government approved housing counseling agencies in your area which provide free or very low-cost counseling. You should consider contacting one of these agencies immediately.

These agencies specialize in helping homeowners who are facing financial difficulty. Housing counselors can help you assess your financial condition and work with us to explore the possibility of modifying your loan, establishing an easier payment plan for you, or even working out a period of loan forbearance. If you wish, you may also contact us directly at 1-800-621-1437 and ask to discuss possible options.

While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution. The longer you wait, the fewer options you may have.

If this matter is not resolved within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence.)



If you need further information, please call the New York State Department of Financial Service's toll-free helpline at 1-800-269-0990) or visit the Department's website at <http://www.dfs.ny.gov>.

If you have any questions, please contact our office at 800-621-1437. Our hours are 8:00 a.m. to 9:00 p.m., Central Time, Monday through Thursday; 8:00 a.m. to 7:00 p.m., Central Time, Friday; and 8:00 a.m. to 4:00 p.m., Central Time on Saturday.

Sincerely,  
Kawanna Coppage  
Vice President

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge:** If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.



## List of government approved housing counseling agencies in your area

Housing Agency	Address	Phone	County
Affordable Housing Partnership	255 Orange St Albany, NY 12210	518-434-1730	Albany
Albany County Rural Housing Alliance, Inc.	Faith Plaza, Rt 9W Ravena, NY 12143	518-756-3656	Albany
Albany County Rural Housing Alliance, Inc.	10 Cayuga Plaza Cohoes, NY 12047	518-235-3920	Albany
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Albany
New York State Office For People With Developmental Disabilities and Development Office of Housing Initiatives and Support (OPWDD)	44 Holland Avenue Albany, NY 12229-0001	518-473-1973	Albany
United Tenants of Albany	33 Clinton Avenue Albany, NY 12207	518-436-8997	Albany
ACCORD Corp.	84 Schuyler Street, PO Box 573 Belmont, NY 14813	585-268-7605	Allegany
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Allegany
Neighborhood Housing Services of South Buffalo	937 South Park Avenue Buffalo, NY 14220	716-823-3630	Allegany
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Allegany
American Debt Resources	248C Larkfield Road East Northport, NY 11731	1-800-498-0766	Bronx
Asian Americans for Equality	111 Division Street New York, NY 10002	212-964-2288	Bronx
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888	Bronx
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753	Bronx
Greenpath	3250 Westchester Avenue Suite 111 Bronx, NY 10461	888-776-6738	Bronx
Harlem Congregations for Community Improvement	2854 Fredrick Douglass Boulevard New York, NY 10039	212-281-4887	Bronx
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Bronx
Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street Peekskill, NY 10566	914-734-8928 OR 914-734-8889	Bronx
Legal Services of New York City - Bronx	329 East 149th Street Bronx, NY 10451	718-233-1384	Bronx
Money Management International	888 Grand Concourse Suite 1-K Bronx, NY 10451	888-845-5669 ext: 4120	Bronx
Neighborhood Housing Services of New York City - Homeownership Center I	307 West 36th Street 12th Floor New York, NY 10018	718-230-7610	Bronx
Neighborhood Housing Services of North Bronx	1451 East Gun Hill Road Bronx, NY 10469	718-732-8151	Bronx
Neighborhood Housing Services of South Bronx	848 Concourse Village West Bronx, NY 10452	718-992-5979	Bronx

Neighborhood Initiatives Development Corp. (NIDC)	2523 Olinville Avenue Bronx, NY 10467	718-231-9800 ext: 13	Bronx
New York City Commission on Human Rights	1932 Arthur Avenue Room 203 A Bronx, NY 10457	718-579-6900	Bronx
Nos Quedamos / We Stay	754 Melrose Avenue Bronx, NY 10451	718-585-2323	Bronx
Office of the New York City Comptroller	1 Centre Street Room 835 New York, NY 10007	212-669-4915	Bronx
The Parodneck Foundation	121 6th Avenue Rm. 501 New York, NY 10021	212-431-9700 ext: 316	Bronx
West Bronx Neighborhood and Housing Resource Center	3176 Bainbridge Avenue Bronx, NY 10467	718-798-0929	Bronx
Consumer Credit Counseling Services of Central New York	49 Court St - The Metro Center Binghamton, NY 13901	1-800-479-6026	Broome
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Broome
Metro Interfaith Housing Council	21 New St. Binghamton, NY 13903	607-772-6766	Broome
Opportunities for Chenango	43 Hale Street Norwich, NY 13815-1613	607-336-2101 ext: 116	Broome
Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Cattaraugus
Neighborhood Housing Services of South Buffalo	1937 South Park Avenue Buffalo, NY 14220	716-823-3630	Cattaraugus
NeighborWorks Home Resources	209 North Union Street Olean, NY 14760	716-373-4100	Cattaraugus
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Cattaraugus
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Cayuga
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Cayuga
Consumer Credit Counseling Services of Central New York	5794 Widewaters Parkway Syracuse, NY 13214	1-800-479-6026	Cayuga
Fair Housing Council of Central New York	327 West Fayette Street Syracuse, NY 13202	315-471-0420	Cayuga
Home Headquarters, Inc.	124 E Jefferson St Syracuse, NY 13202	315-474-1939 ext: 283 or 253	Cayuga
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Cayuga
Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy Street Mayville, NY 14757	716-753-4650	Chautauqua
Chautauqua Opportunities, Inc.	402 Chandler Dunkirk, NY 14048	716-366-3333	Chautauqua
	17 West Courtney Jamestown, NY 14701-4705	716-661-9430	Chautauqua
Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Chautauqua
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Chautauqua
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Chemung

Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Chemung
Catholic Charities of Chemung	215 East Church Street Suite 101 Elmira, NY 14901	607-734-9784 ext: 132	Chemung
Metro Interfaith Housing Council	21 New St. Binghamton, NY 13903	607-772-6766	Chemung
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Chemung
Tri-County Housing Council	143 Hibbard Road PO Box 451 Big Flats, NY 14814	607-562-2477 ext: 230	Chemung
Consumer Credit Counseling Services of Central New York	49 Court St - The Metro Center Binghamton, NY 13901	1-800-479- 6026	Chenango
Metro Interfaith Housing Council	21 New St. Binghamton, NY 13903	607-772-6766	Chenango
Opportunities for Chenango	43 Hale Street Norwich, NY 13815-1613	607-336-2101 ext: 116	Chenango
Friends of the North Country	1 Mill Street PO Box 446 Keeseville, NY 12944	518-834-9606	Clinton
Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Clinton
Housing Resources of Columbia County, Inc.	252 Columbia Street Hudson, NY 12534	518-822-0707	Columbia
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Cortland
Consumer Credit Counseling Services of Central New York	5794 Widewaters Parkway Syracuse, NY 13214	1-800-479- 6026	Cortland
Consumer Credit Counseling Services of Central New York	49 Court St - The Metro Center Binghamton, NY 13901	1-800-479- 6026	Cortland
Cortland Housing Assistance Council, Inc.	36 Taylor Street Cortland, NY 13045	607-753-8271 ext: 15	Cortland
Home Headquarters, Inc.	124 E Jefferson St Syracuse, NY 13202	315-474-1939 ext: 283 or 253	Cortland
Consumer Credit Counseling Services of Central New York	49 Court St - The Metro Center Binghamton, NY 13901	1-800-479- 6026	Delaware
Delaware Opportunities, Inc.	35430 State Highway 10 Hamden, NY 13782	607-746-1650	Delaware
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Delaware
Opportunities for Chenango	43 Hale Street Norwich, NY 13815-1613	607-336-2101 ext: 116	Delaware
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Dutchess
Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street Peekskill, NY 10566	914-734-8928 OR 914-734- 8889	Dutchess
Hudson River Housing	313 Mill St Poughkeepsie, NY 12601	888-377-7713	Dutchess
Pathstone Corp.	36 Chambers Street Newburgh, NY 12551	845-569-0770 ext: 12	Dutchess
Belmont Shelter Corp.	1195 Main Street Buffalo, NY 14209-2196	716-884-7791	Erie
Black Rock Riverside NHS, Inc.	203 Military Road Buffalo, NY 14207	716-877-3910	Erie
Broadway-Fillmore NHS, Inc.	780 Fillmore Avenue Buffalo, NY 14212	716-852-3130	Erie
Buffalo Urban League	15 East Genesee St Buffalo, NY 14203-1405	716-854-7625	Erie

Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Erie
Kensington Bailey NHS, Inc.	995 Kensington Avenue Buffalo, NY 14215	716-836-3600	Erie
Neighborhood Housing Services of South Buffalo	1937 South Park Avenue Buffalo, NY 14220	716-823-3630	Erie
NeighborWorks Home Resources	209 North Union Street Olean, NY 14760	716-373-4100	Erie
Old First Ward Community Assoc.	62 Republic Street Buffalo, NY 14204	716-856-8613	Erie
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Erie
West Side Neighborhood Housing Services, Inc.	359 Connecticut St Buffalo, NY 14213	716-885-2344 ext: 15	Erie
Western New York Law Center, Inc.	237 Main Street Rm 1130 Main Seneca Building Buffalo, NY 14203	716-855-0203 ext: 100	Erie
Friends of the North Country	1 Mill Street PO Box 446 Keeseville, NY 12944	518-834-9606	Essex
Homefront Development Corp.	568 Lower Allen Street Hudson Falls, NY 12839	518-747-8250	Essex
Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Essex
Consumer Credit Counseling Services of Central New York	215 Washington St - Rm B5 Watertown, NY 13601	1-800-479-6026	Franklin
Franklin County Community Housing Council	337 West Main Street Malone, NY 12953	518-483-5934	Franklin
Friends of the North Country	1 Mill Street PO Box 446 Keeseville, NY 12944	518-834-9606	Franklin
Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Franklin
Better Neighborhoods, Inc. (at The Valley Rural Housing Corp Bldg.)	46 East Main Street Amsterdam, NY 12010	518-372-6469	Fulton
Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Genesee
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Genesee
Pathstone Corp.	Batavia City Center Room 7 Batavia, NY 14020	585-343-2188	Genesee
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Genesee
Catskill Mountain Housing Development Corp.	448 Main St. P.O. Box 473 Catskill, NY 12414	518-943-6700 ext: 14	Greene
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Greene
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Hamilton
Homefront Development Corp.	568 Lower Allen Street Hudson Falls, NY 12839	518-747-8250	Hamilton
Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Hamilton
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Herkimer
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Herkimer
Utica NHS Neighborworks Homeownership Center	1611 Genesee St Utica, NY 13501	315-724-4197	Herkimer

Consumer Credit Counseling Services of Central New York	215 Washington St - Rm B5 Watertown, NY 13601	1-800-479-6026	Jefferson
Frontier Housing Corp.	100 Locke Street Dexter, NY 13634	315-639-3940	Jefferson
Neighbors of Watertown, Inc.	112 Franklin Street Watertown, NY 13601	315-782-8497	Jefferson
Asian Americans for Equality	111 Division Street New York, NY 10002	212-964-2288	Kings
Asociacion Tepeyac	251 W. 14th Street New York, NY 10011	212-633-7108	Kings
Bridge Street Development Corp.	460 Nostrand Ave. Brooklyn, NY 11216	718-399-0146 ext: 10	Kings
Brooklyn Cooperative FCU	1474 Myrtle Avenue Brooklyn, NY 11237	718-418-8232	Kings
Brooklyn Housing & Family Services	415 Albemarle Road Brooklyn, NY 11218	718-435-7585	Kings
Brooklyn Neighborhood Improvement Association	1482 Saint Johns Pl Suite 1F Brooklyn, NY 11213-3929	718-773-4116	Kings
CAMBA	884 Flatbush Avenue Brooklyn, NY 11226	718-282-2500	Kings
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888	Kings
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753	Kings
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	Kings
Cypress Hills Local Development Corp.	3214 Fulton St Brooklyn NY 11208	718-647-8100	Kings
Greater Sheepshead Bay Development Corp.	2107 East 22nd Street Brooklyn, NY 11229	718-332-0582	Kings
Greenpath	175 Remsen Street Suite 1102 Brooklyn, NY 11201	888-776-6738	Kings
Midwood Development Corp.	1416 Avenue M Brooklyn, NY 11230	718-376-0999	Kings
Neighborhood Housing Services of Bedford-Stuyvesant	1012 Gates Avenue Brooklyn, NY 11221	718-919-2100	Kings
Neighborhood Housing Services of East Flatbush	2806 Church Avenue Brooklyn, NY 11226	718-469-4679	Kings
Neighborhood Housing Services of New York City - Homeownership Center 1	307 West 37th Street 12th Floor New York, NY 10018	718-230-7610	Kings
Neighbors Helping Neighbors (NHN)	443 39th Street Room 202 Brooklyn, NY 11232	718-686-7946 ext: 17	Kings
New York City Commission on Human Rights	275 Livingston Street Brooklyn, NY 11217	718-722-3130	Kings
Office of the New York City Comptroller	1 Centre Street Room 835 New York, NY 10007	212-669-4915	Kings
The Parodneck Foundation	121 6th Avenue Rm. 501 New York, NY 10021	212-431-9700 ext: 316	Kings
Pratt Area Community Council	1224 Bedford Avenue Brooklyn, NY 11216	718-783-3549	Kings
Ridgewood Bushwick Senior Citizens Council, Inc.	217 Wyckoff Avenue Brooklyn, NY 11237	718-366-3800	Kings
South Brooklyn Legal Services	105 Court Street Brooklyn, NY 11201	718-246-3279	Kings
Money Management International	26 Court Street Suite 1801 Brooklyn, NY 11242	866-346-2227	Kings
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Lewis

Consumer Credit Counseling Services of Central New York	215 Washington St - Rm B5 Watertown, NY 13601	1-800-479-6026	Lewis
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Lewis
Snow Belt Housing Company, Inc.	7500 S. State Street Lowville, NY 13367	315-376-2639	Lewis
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Livingston
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Livingston
Genesee Valley Rural Preservation Council, Inc.	5861 Groveland Station Road Mt. Morris, NY 14510	585-658-4860	Livingston
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Livingston
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Livingston
Community Action Program for Madison County	3 East Main Street PO Box 249 Morrisville, NY 13408	315-684-3144 ext: 12	Madison
Consumer Credit Counseling Services of Central New York	5794 Widewaters Parkway Syracuse, NY 13214	1-800-479-6026	Madison
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Madison
Home Headquarters, Inc.	124 E Jefferson St Syracuse, NY 13202	315-474-1939 ext: 283 or 253	Madison
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Madison
Opportunities for Chenango	43 Hale Street Norwich, NY 13815-1613	607-336-2101 ext: 116	Madison
Utica NHS Neighborworks Homeownership Center	1611 Genesee St Utica, NY 13501	315-724-4197	Madison
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Monroe
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Monroe
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Monroe
Marketview Heights Assoc.	308 North St. Rochester, NY 14605	585-423-1540	Monroe
Neighborworks Rochester	570 South Ave Rochester, NY 14620-1345	585-325-4170 ext: 316	Monroe
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Monroe
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Monroe
Urban League of Rochester	265 North Clinton Avenue Rochester, NY 14605	585-325-6530	Monroe
Better Neighborhoods, Inc. (at The Valley Rural Housing Corp Bldg.)	46 East Main Street Amsterdam, NY 12010	518-372-6469	Montgomery
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	Nassau
Community Development Corporation of Long Island	54 W. Merrick Rd Freeport, NY 11520	516-867-7727	Nassau
Community Housing Innovations, Inc.	175 Fulton Avenue Suite 211B Hempstead, NY 11550	516-280-3243 OR 516-640-5371 (fax)	Nassau
Economic Opportunity Council of Nassau County, Inc.	134 Jackson Street Hempstead, NY 11550	516-292-9710 ext:236	Nassau



Family and Children's Association	175 Nassau Road Roosevelt, NY 11575	516-485-3425	Nassau
Greenpath	380 North Broadway Suite 304 Jericho, NY 11753	888-776-6738	Nassau
Housing Help, Inc.	91-101 Broadway Suite 6 Greenlawn, NY 11740	631-754-0373	Nassau
La Fuerza Unida, Inc.	1 School Street Suite 302 Glen Cove, NY 11542	516-759-0788 ext: 12	Nassau
LIFE, Inc.	112 Spruce Street Cedarhurst, NY 11516	516-374-4564	Nassau
LIFE, Inc	94 James L.L. Burrell Avenue Hempstead, NY 11550	516-374-4564	Nassau
Long Island Housing Partnership, Inc.	180 Oser Avenue Hauppauge, NY 11788	631-435-4710	Nassau
Long Island Housing Services, Inc.	640 Johnson Avenue Suite 8 Bohemia, NY 11716-2624	631-567-5111 x316 OR 516-292-0400 x316	Nassau
Nassau County Office of Housing & Homeless Services Economic Development	40 Main Street Suite B 1st Floor Hempstead, NY 11550	516-571-HOME (4663)	Nassau
Rockaway Development & Revitalization Corp.	1920 Mott Avenue Rm# 2 Far Rockaway, NY 11691	718-327-5300	Nassau
Abyssinian Development Corp.	4 West 125th Street New York, NY 10027	212-368-4471	New York
Asian Americans for Equality	111 Division Street New York, NY 10002	212-964-2288	New York
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888	New York
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753	New York
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	New York
Greenpath	One Penn Plaza 250 West 34th Street Suite 2108 New York, NY 10119	888-776-6738	New York
Greenpath	120 Broadway Suite 935 New York, NY 10271	888-776-6738	New York
Harlem Community Development Corp.	163 West 125th Street 17th Floor New York, NY 10027	212-961-4100	New York
Harlem Congregations for Community Improvement	2854 Fredrick Douglass Boulevard New York, NY 10039	212-281-4887	New York
Money Management International	11 Penn Plaza Suite 514 New York, NY 10001	866-346-2227	New York
Neighborhood Housing Services of New York City - Homeownership Center 1	307 West 36th Street 12th Floor New York, NY 10018	718-230-7610	New York
New York City Commission on Human Rights	40 Rector Street 10th Floor New York, NY 10006	212-306-7649	New York
Office of the New York City Comptroller	1 Centre Street Room 835 New York, NY 10007	212-669-4600	New York
The Parodneck Foundation	121 6th Avenue, Rm. 501, New York, NY 10021	212-431-9700 ext: 316	New York
West Harlem Group Assistance, Inc.	1652 Amsterdam Avenue New York, NY 10031	212-862-1399 ext: 26	New York
Belmont Shelter Corp.	1195 Main Street Buffalo, NY 14209-2196	716-884-7791	Niagara

Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Niagara
Neighborhood Housing Services of South Buffalo	1937 South Park Avenue Buffalo, NY 14220	716-823-3630	Niagara
Niagara Falls NHS	479 16th Street Niagara Falls, NY 14303	716-285-7778	Niagara
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Niagara
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Oneida
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Oneida
Utica NHS Neighborworks Homeownership Center	1611 Genesee St Utica, NY 13501	315-724-4197	Oneida
Consumer Credit Counseling Services of Central New York	5794 Widewaters Parkway Syracuse, NY 13214	1-800-479-6026	Onondaga
Fair Housing Council of Central New York	327 West Fayette Street Syracuse, NY 13202	315-471-0420	Onondaga
Home Headquarters, Inc.	124 E Jefferson St Syracuse, NY 13202	315-474-1939 ext: 283 or 253	Onondaga
Northeast Hawley Development Association, Inc.	101 Gertrude St Syracuse, NY 13203-2417	315-425-1032	Onondaga
Southern Hills Preservation Corp.	2383 Route 11 S Unit 1 LaFayette, NY 13084	315-696-5835 OR 315-677-3863	Onondaga
Syracuse Cooperative FCU	723 Westcott Street Syracuse, NY 13210	315-476-5290 OR Spanish Speaking 315-473-0291	Onondaga
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Ontario
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Ontario
Keuka Housing Council	160 Main Street Penn Yan, NY 14527	315-536-8707	Ontario
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Ontario
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Ontario
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Orange
Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street, 2nd Floor Peekskill, NY 10566	914-734-8928 OR 914-734-8889	Orange
Hudson River Housing	313 Mill St Poughkeepsie, NY 12601	888-377-7731	Orange
Orange County Rural Development Advisory Corp.	P.O. Box 1224 (mailing address)	845-524-HOME (4663)	Orange
	59b Boniface Drive (street address) Pine Bush, NY 12566	Fax: 845-524-4665	Orange
Pathstone Corp.	36 Chambers Street Newburgh, NY 12551	845-569-0770 ext: 12	Orange
RECAP	40 Smith Street P.O. Box 886 Middletown, NY 10940	845-342-3978	Orange
Rockland Housing Action Coalition	120-126 North Main St. Annex - First Floor New City, NY 10956	845-708-5799	Orange
	www.rhachomes.org		Orange

Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Orleans
Pathstone Corp.	Batavia City Center Room 7 Batavia, NY 14020	585-343-2188	Orleans
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Orleans
City of Fulton Community Development Agency	125 West Broadway Fulton, NY 13069	315-593-7166	Oswego
Consumer Credit Counseling Services of Central New York	215 Washington St - Rm B5 Watertown, NY 13601	1-800-479-6026	Oswego
Consumer Credit Counseling Services of Central New York	5794 Widewaters Parkway Syracuse, NY 13214	1-800-479-6026	Oswego
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Oswego
Fair Housing Council of Central New York	327 West Fayette Street Syracuse, NY 13202	315-471-0420	Oswego
Home Headquarters, Inc.	124 E Jefferson St Syracuse, NY 13202	315-474-1939 ext: 283 or 253	Oswego
Oswego Housing Development Council, Inc.	2971 County Rte 26 PO Box 147 Parish, NY 13131	315-625-4520	Oswego
Consumer Credit Counseling Services of Central New York	49 Court St The Metro Center Binghamton, NY 13901	1-800-479-6026	Otsego
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Otsego
Opportunities for Chenango	43 Hale Street Norwich, NY 13815-1613	607-336-2101 ext: 116	Otsego
Community Capital Resources	7 West Cross Street Hawthorne, NY 10532	914-747-8020	Putnam
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Putnam
Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street, 2nd Floor Peekskill, NY 10566	914-734-8928 OR 914-734-8889	Putnam
Putnam County Housing Corp.	11 Seminary Hill Road Carmel, NY 10512	845-225-8493 ext: 212	Putnam
Asian Americans for Equality	133-04 39th Avenue Flushing, NY 11354	718-961-0888	Queens
	111 Division Street New York, NY 10002	212-964-2288	Queens
Asociacion Tepeyac	251 W. 14th Street New York, NY 10011	212-633-7108	Queens
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888	Queens
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753	Queens
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	Queens
Cypress Hills Local Development Corp.	3214 Fulton St Brooklyn NY 11208	718-647-8100	Queens
Greenpath	80-02 Kew Gardens Road Suite 710 Kew gardens, NY 11415	888-776-6738	Queens
LIFE, Inc.	112 Spruce Street Cedarhurst, NY 11516	516-374-4564	Queens
Margert Community Corp.	325 Beach 37th Street Far Rockaway, NY 11691-1510	718-471-3724	Queens
Money Management International	88-32 Sutphin Blvd Jamaica, NY 11435	866-346-2227	Queens

Neighborhood Housing Services of Jamaica	89-70 162nd Street Jamaica, NY 11432	718-291-7400	Queens
Neighborhood Housing Services of New York City - Homeownership Center I	306 West 37th Street 12th Floor New York, NY 10018	718-230-7610	Queens
Neighborhood Housing Services of Northern Queens	60-20 Woodside Avenue, Woodside, NY 11377	718-457-1017	Queens
New York City Commission on Human Rights	153-01 Jamaica Avenue Jamaica, NY	718-886-6162	Queens
Office of the New York City Comptroller	1 Centre Street Room 835 New York, NY 10007	212-669-4915	Queens
The Parodneck Foundation	121 6th Avenue Rm. 501 New York, NY 10021	212-431-9700 ext: 316	Queens
Ridgewood Bushwick Senior Citizens Council, Inc.	217 Wycoff Avenue Brooklyn, NY 11237	718-366-3800 ext: 212, 113	Queens
Rockaway Development & Revitalization Corp.	1920 Mott Avenue Rm# 2 Far Rockaway, NY 11691	718-327-5300	Queens
Queens Legal Services Foreclosure Prevention Project	89-00 Sutphin Boulevard Suite 206 Jamaica, NY 11435	347-592-2182	Queens
La Fuerza Unida, Inc.	1 School Street, Suite 302 Glen Cove, NY 11542	516-759-0788 ext: 12	Queens
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Rensselaer
Troy rehabilitation and Improvement Program (TRIP)	415 River Street Troy, NY 12180-2834	518-690-0020	Rensselaer
United Tenants of Albany	33 Clinton Avenue Albany, NY 12207	518-436-8997	Rensselaer
Albany County Rural Housing Alliance, Inc.	10 Cayuga Place Cohoes, NY 12047	518-235-3920	Rensselaer
Rensselaer County Housing Resources	415 River Street Troy, NY 12180-2834	518-272-8289	Rensselaer
Asian Americans for Equality	111 Division Street New York, NY 10002	212-964-2288	Richmond
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888	Richmond
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753	Richmond
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	Richmond
Faith Initiatives Development Corp.	95 East 161st, Bronx, NY 10451	212-537-9460	Richmond
Neighborhood Housing Services of New York City - Homeownership Center I	307 West 36th Street 12th Floor New York, NY 10018	718-230-7610	Richmond
Neighborhood Housing Services of Staten Island	770 Castleton Avenue Staten Island, NY 10310	718-442-8080	Richmond
New York City Commission on Human Rights	60 Bay Street 7th Floor Staten Island, NY 10301	718-390-8506	Richmond
Northfield Community Local Development Corporation of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	Richmond
Office of the New York City Comptroller	1 Centre Street Room 835 New York, NY 10007	212-669-4915	Richmond
The Parodneck Foundation	121 6th Avenue Rm. 501 New York, NY 10021	212-431-9700 ext: 316	Richmond
Staten Island Legal Services	36 Richmond Terrace Rm. 205 Staten Island, NY 10301	718-233-6480	Richmond
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Rockland

Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street Peekskill, NY 10566	914-734-8928 OR 914-734-8889	Rockland
Rockland Housing Action Coalition	120-126 North Main St. Annex - First Floor New City, NY 10956	845-708-5799	Rockland
	www.rhachomes.org		Rockland
Albany County Rural Housing Alliance, Inc.	Faith Plaza - Rt 9W Ravena, NY 12143	518-756-3656	Saratoga
	10 Cayuga Plaza Cohoes, NY 12047		Saratoga
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Saratoga
Homelront Development Corp.	568 Lower Allen Street Hudson Falls, NY 12839	518-747-8250	Saratoga
United Tenants of Albany	33 Clinton Avenue Albany, NY 12207	518-436-8997	Saratoga
Better Neighborhoods, Inc.	986 Albany St Schenectady, NY 12307	518-372-6469	Schenectady
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Schenectady
United Tenants of Albany	33 Clinton Avenue Albany, NY 12207	518-436-8997	Schenectady
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Schoharie
Schoharie County Rural Preservation Corp.	349 Mineral Springs Road Cobleskill, NY 12043	518-234-7604	Schoharie
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Schuyler
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Schuyler
Catholic Charities of Chemung	215 East Church Street Suite 101 Elmira, NY 14901	607-734-9784 ext: 132	Schuyler
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Schuyler
Tri-County Housing Council	143 Hibbard Road PO Box 451 Big Flats, NY 14814	607-562-2477 ext: 230	Schuyler
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Seneca
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Seneca
Seneca Housing, Inc.	12 North Park Street Suite 38 Seneca Falls, NY 13148	315- 568-2200	Seneca
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Seneca
Consumer Credit Counseling Services of Central New York	215 Washington St - Rm B5 Watertown, NY 13601	1-800-479-6026	St. Lawrence
St. Lawrence County Housing Council	19 Main Street, Canton, NY 13617	315-386-8576	St. Lawrence
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Steuben
Catholic Charities of Chemung	215 East Church Street Suite 101 Elmira, NY 14901	607-734-9784 ext: 132	Steuben
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Steuben
Tri-County Housing Council	143 Hibbard Road PO Box 451 Big Flats, NY 14814	607-562-2477 ext: 230	Steuben
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Steuben
American Debt Resources	248C Larkfield Road East Northport, NY 11731	1-800-498-0766	Suffolk

Central Islip Civic Council	68 Wheeler Road Central Islip, NY 11722	631-348-0669 ext: 13	Suffolk
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	Suffolk
Community Development Corporation of Long Island	2100 Middle Country Road Suite 300 Centereach, NY 11720	631-471-1215 ext: 158	Suffolk
Economic Opportunity Council of Suffolk, Inc.	475 East Main St Suite 206 Patchogue, NY 11772	631-289-2124	Suffolk
Greenpath	700 Veterans Memorial Highway Suite 305 Hauppauge, NY 11788	888-776-6738	Suffolk
Housing Help, Inc.	91-101 Broadway Suite 6 Greenlawn, NY 11740	631-754-0373	Suffolk
La Fuerza Unida, Inc.	1 School Street Suite 302 Glen Cove, NY 11542	516-759-0788	Suffolk
Long Island Housing Partnership, Inc.	180 Oser Avenue Hauppauge, NY 11788	631-435-4710	Suffolk
Long Island Housing Services, Inc.	640 Johnson Avenue Suite 8 Bohemia, NY 11716-2624	631-567-5111 x316	Suffolk
North Fork Housing Alliance, Inc.	110 South St Greenport, NY 11944-1619	631-477-1070	Suffolk
Town of East Hampton - Office of Housing & Community Development	159 Pantigo Road East Hampton, NY 11937	631-267-7896	Suffolk
Wyandanch Community Development Corp.	59 Cumberbach Street Wyandanch, NY 11798-3326	631-253-0139 OR 631-643- 4786	Suffolk
Pathstone Corp.	36 Chambers Street Newburgh, NY 12551	845-569-0770 ext: 12	Sullivan
Rural Sullivan Housing Corp.	6 Pelton Street PO Box 1497 Monticello, NY 12701-1128	845-794-0348	Sullivan
Rural Ulster Preservation Company (RUPCO)	301 Fair Street Kingston, New York 12401	888-377-7731	Sullivan
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Tioga
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Tioga
Catholic Charities of Chemung	215 East Church Street Suite 101 Elmira, NY 14901	607-734-9784 ext: 132	Tioga
Consumer Credit Counseling Services of Central New York	49 Court St - The Metro Center Binghamton, NY 13901	1-800-479- 6026	Tioga
Metro Interfaith Housing Council	21 New St. Binghamton, NY 13903	607-772-6766	Tioga
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Tompkins
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Tompkins
Catholic Charities of Chemung	215 East Church Street Suite 101 Elmira, NY 14901	607-734-9784 ext: 132	Tompkins
Ithaca Neighborhood Housing Services	115 W. Clinton St Ithaca, NY 14850	607-277-4500	Tompkins
Metro Interfaith Housing Council	21 New St. Binghamton, NY 13903	607-772-6766	Tompkins
Pathstone Corp.	36 Chambers Street Newburgh, NY 12551	845-569-0770 ext: 12	Ulster
Rural Ulster Preservation Company (RUPCO)	301 Fair Street Kingston, New York 12401	888-377-7731	Ulster
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479- 6026	Warren
Homefront Development Corp.	568 Lower Allen Street Hudson Falls, NY 12839	518-747-8250	Warren



Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Warren
Homefront Development Corp.	568 Lower Allen Street Hudson Falls, NY 12839	518-747-8250	Washington
Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Washington
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Wayne
Community Action in Self Help, Inc.	48 Water St Lyons, NY 14489-1244	315-946-6992	Wayne
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Wayne
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Wayne
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Wayne
Community Capital Resources	7 West Cross Street Hawthorne, NY 10532	914-747-8020	Westchester
Community Housing Innovations, Inc.	190 East Post Road Suite #401 White Plains, NY 10601	914-683-1010 Ext: 233	Westchester
Family Resource Center of Peekskill, Inc. (FRC)	156-2 North Division Street Peekskill, NY 10566	914-739-0411	Westchester
Greenpath	3250 Westchester Avenue Suite 111 Bronx, NY 10461	888-776-6738	Westchester
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Westchester
Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street Peekskill, NY 10566	914-734-8928 OR 914-734-8889	Westchester
Human Development Services of Westchester, Inc.	28 Adele Street Port Chester, NY 10573	914-939-2005	Westchester
Neighborhood Housing Services of North Bronx	1451 East Gun Hill Road Bronx, NY 10469	718-732-8151	Westchester
Rockland Housing Action Coalition	120-126 North Main St. Annex - First Floor New City, NY 10956	845-708-5799	Westchester
	<a href="http://www.riachomes.org">www.riachomes.org</a>		Westchester
Westchester Residential Opportunities, Inc.	470 Mamaroneck Ave Suite 410 White Plains, NY 10605-1830	914-428-4507 OR 877-WRO-4YOU	Westchester
Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Wyoming
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Wyoming
Genesee Valley Rural Preservation Council, Inc.	5861 Groveland Station Road Mt. Morris, NY 14510	585-658-4860	Wyoming
NeighborWorks Home Resources	209 North Union Street Olean, NY 14760	716-373-4100	Wyoming
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Wyoming
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Wyoming
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Yates
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Yates
Keuka Housing Council	160 Main Street Penn Yan, NY 14527	315-536-8707	Yates

The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Yates
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7:53 Regular Mail prim prop

20140210rev



July 17, 2014

Property Address: 805 PLEASANT VALLEY RD , WATERVILLE NY 13480

SEE ENCLOSURE

DEBORAH A DUPRE  
805 PLEASANT VALLEY RD  
WATERVILLE NY 13480-2011



July 17, 2014

DEBORAH A DUPRE  
805 PLEASANT VALLEY RD  
WATERVILLE NY 13480-2011

RE: Note & Mortgage dated: July 21, 2005  
Account Number: [REDACTED]  
Property Address: 805 PLEASANT VALLEY RD  
WATERVILLE NY 13480

Dear DEBORAH A DUPRE:

Caliber Home Loans, Inc. ("Caliber") previously notified you that upon the transfer of your loan, the Fair Debt Collection Practices Act (the "Act") afforded you certain protections under federal law. Among these protections was as follows:

You have thirty (30) days after you receive this letter to dispute the validity of the Debt or any part of it. If you do not dispute it within that period, we will assume that the Debt is valid. If you notify us in writing that you dispute the Debt, we will, as required by the law, obtain and mail to you or your authorized representative proof of the Debt. Proof of the Debt will include all documents signed by you concerning the Debt, a payment history of the Debt which includes the dates and amount of payments, credits, balances and charges concerning the Debt, the name and address of the original creditor, and a copy of any judgment against you regarding the Debt. If, within thirty (30) days after the date you receive this letter, you request in writing the name and address of your original creditor, we will furnish you with that information.

This letter is not intended in any way to overshadow your rights under the Act and does not impede, restrict or alter in any way the protections described in prior correspondence.

The enclosed Notice of Default is being provided to you because the above-reference Mortgage loan is in default due to your failure to make certain required payments. Failure to cure the default may result in adverse actions being taken against your interest in the Property.

If you have any questions, please contact our office at 800-621-1437. Our business hours are 8:00 a.m. to 9:00 p.m., Central Time, Monday through Thursday; 8:00 a.m. to 7:00 p.m., Central Time, Friday; and 8:00 a.m. to 4:00 p.m. on Saturday.

Sincerely,  
Account Resolution Department

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.**

7:53



July 17, 2014

DEBORAH A DUPRE  
805 PLEASANT VALLEY RD  
WATERVILLE NY 13480-2011

Caliber Account Number: [REDACTED]

**YOU COULD LOSE YOUR HOME. PLEASE READ THE FOLLOWING NOTICE  
CAREFULLY.**

As of July 17, 2014, your home loan is 506 days in default. Under New York State Law, we are required to send you this notice to inform you that you are at risk of losing your home. You can cure this default by making the payment of \$26374.77 by 10/20/14.

If you are experiencing financial difficulty, you should know that there are several options available to you that may help you keep your home. Attached to this notice is a list of government approved housing counseling agencies in your area which provide free or very low-cost counseling. You should consider contacting one of these agencies immediately.

These agencies specialize in helping homeowners who are facing financial difficulty. Housing counselors can help you assess your financial condition and work with us to explore the possibility of modifying your loan, establishing an easier payment plan for you, or even working out a period of loan forbearance. If you wish, you may also contact us directly at 1-800-621-1437 and ask to discuss possible options.

While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution. The longer you wait, the fewer options you may have.

If this matter is not resolved within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence.)

If you need further information, please call the New York State Department of Financial Service's toll-free helpline at 1-800-269-0990) or visit the Department's website at <http://www.dfs.ny.gov>.

If you have any questions, please contact our office at 800-621-1437. Our hours are 8:00 a.m. to 9:00 p.m., Central Time, Monday through Thursday; 8:00 a.m. to 7:00 p.m., Central Time, Friday; and 8:00 a.m. to 4:00 p.m., Central Time on Saturday.

Sincerely,  
Kawanna Coppage  
Vice President

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge:** If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.



## List of government approved housing counseling agencies in your area

Housing Agency	Address	Phone	County
Affordable Housing Partnership	255 Orange St Albany, NY 12210	518-434-1730	Albany
Albany County Rural Housing Alliance, Inc.	Faith Plaza, Rt 9W Ravena, NY 12143	518-756-3656	Albany
Albany County Rural Housing Alliance, Inc.	10 Cayuga Plaza Cohoes, NY 12047	518-235-3920	Albany
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Albany
New York State Office For People With Developmental Disabilities and Development Office of Housing Initiatives and Support (OPWDD)	44 Holland Avenue Albany, NY 12229-0001	518-473-1973	Albany
United Tenants of Albany	33 Clinton Avenue Albany, NY 12207	518-436-8997	Albany
ACCORD Corp.	84 Schuyler Street, PO Box 573 Belmont, NY 14813	585-268-7605	Allegany
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Allegany
Neighborhood Housing Services of South Buffalo	937 South Park Avenue Buffalo, NY 14220	716-823-3630	Allegany
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Allegany
American Debt Resources	248C Larkfield Road East Northport, NY 11731	1-800-498-0766	Bronx
Asian Americans for Equality	111 Division Street New York, NY 10002	212-964-2288	Bronx
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888	Bronx
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753	Bronx
Greenpath	3250 Westchester Avenue Suite 111 Bronx, NY 10461	888-776-6738	Bronx
Harlem Congregations for Community Improvement	2854 Fredrick Douglass Boulevard New York, NY 10039	212-281-4887	Bronx
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Bronx
Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street Peekskill, NY 10566	914-734-8928 OR 914-734-8889	Bronx
Legal Services of New York City - Bronx	329 East 149th Street Bronx, NY 10451	718-233-1384	Bronx
Money Management International	888 Grand Concourse Suite 1-K Bronx, NY 10451	888-845-5669 ext: 4120	Bronx
Neighborhood Housing Services of New York City - Homeownership Center I	307 West 36th Street 12th Floor New York, NY 10018	718-230-7610	Bronx
Neighborhood Housing Services of North Bronx	1451 East Gun Hill Road Bronx, NY 10469	718-732-8151	Bronx
Neighborhood Housing Services of South Bronx	848 Concourse Village West Bronx, NY 10452	718-992-5979	Bronx

Neighborhood Initiatives Development Corp. (NIDC)	2523 Olinville Avenue Bronx, NY 10467	718-231-9800 ext: 13	Bronx
New York City Commission on Human Rights	1932 Arthur Avenue Room 203 A Bronx, NY 10457	718-579-6900	Bronx
Nos Quedamos / We Stay	754 Melrose Avenue Bronx, NY 10451	718-585-2323	Bronx
Office of the New York City Comptroller	1 Centre Street Room 835 New York, NY 10007	212-669-4915	Bronx
The Parodneck Foundation	121 6th Avenue Rm. 501 New York, NY 10021	212-431-9700 ext: 316	Bronx
West Bronx Neighborhood and Housing Resource Center	3176 Bainbridge Avenue Bronx, NY 10467	718-798-0929	Bronx
Consumer Credit Counseling Services of Central New York	49 Court St - The Metro Center Binghamton, NY 13901	1-800-479-6026	Broome
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Broome
Metro Interfaith Housing Council	21 New St. Binghamton, NY 13903	607-772-6766	Broome
Opportunities for Chenango	43 Hale Street Norwich, NY 13815-1613	607-336-2101 ext: 116	Broome
Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Cattaraugus
Neighborhood Housing Services of South Buffalo	1937 South Park Avenue Buffalo, NY 14220	716-823-3630	Cattaraugus
NeighborWorks Home Resources	209 North Union Street Olean, NY 14760	716-373-4100	Cattaraugus
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Cattaraugus
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Cayuga
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Cayuga
Consumer Credit Counseling Services of Central New York	5794 Widewaters Parkway Syracuse, NY 13214	1-800-479-6026	Cayuga
Fair Housing Council of Central New York	327 West Fayette Street Syracuse, NY 13202	315-471-0420	Cayuga
Home Headquarters, Inc.	124 E Jefferson St Syracuse, NY 13202	315-474-1939 ext: 283 or 253	Cayuga
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Cayuga
Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)	2 Academy Street Mayville, NY 14757	716-753-4650	Chautauqua
Chautauqua Opportunities, Inc.	402 Chandler Dunkirk, NY 14048	716-366-3333	Chautauqua
	17 West Courtney Jamestown, NY 14701-4705	716-661-9430	Chautauqua
Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Chautauqua
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Chautauqua
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Chemung

Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Chemung
Catholic Charities of Chemung	215 East Church Street Suite 101 Elmira, NY 14901	607-734-9784 ext: 132	Chemung
Metro Interfaith Housing Council	21 New St. Binghamton, NY 13903	607-772-6766	Chemung
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Chemung
Tri-County Housing Council	143 Hibbard Road PO Box 451 Big Flats, NY 14814	607-562-2477 ext: 230	Chemung
Consumer Credit Counseling Services of Central New York	49 Court St - The Metro Center Binghamton, NY 13901	1-800-479- 6026	Chenango
Metro Interfaith Housing Council	21 New St. Binghamton, NY 13903	607-772-6766	Chenango
Opportunities for Chenango	43 Hale Street Norwich, NY 13815-1613	607-336-2101 ext: 116	Chenango
Friends of the North Country	1 Mill Street PO Box 446 Keeseville, NY 12944	518-834-9606	Clinton
Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Clinton
Housing Resources of Columbia County, Inc.	252 Columbia Street Hudson, NY 12534	518-822-0707	Columbia
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Cortland
Consumer Credit Counseling Services of Central New York	5794 Widewaters Parkway Syracuse, NY 13214	1-800-479- 6026	Cortland
Consumer Credit Counseling Services of Central New York	49 Court St - The Metro Center Binghamton, NY 13901	1-800-479- 6026	Cortland
Cortland Housing Assistance Council, Inc.	36 Taylor Street Cortland, NY 13045	607-753-8271 ext: 15	Cortland
Home Headquarters, Inc.	124 E Jefferson St Syracuse, NY 13202	315-474-1939 ext: 283 or 253	Cortland
Consumer Credit Counseling Services of Central New York	49 Court St - The Metro Center Binghamton, NY 13901	1-800-479- 6026	Delaware
Delaware Opportunities, Inc.	35430 State Highway 10 Hamden, NY 13782	607-746-1650	Delaware
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Delaware
Opportunities for Chenango	43 Hale Street Norwich, NY 13815-1613	607-336-2101 ext: 116	Delaware
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Dutchess
Housing Action Council (located within the Preservation Co. of the Peckskill Area Health Center Office)	55 Bank Street Peckskill, NY 10566	914-734-8928 OR 914-734- 8889	Dutchess
Hudson River Housing	313 Mill St Poughkeepsie, NY 12601	888-377-7713	Dutchess
Pathstone Corp.	36 Chambers Street Newburgh, NY 12551	845-569-0770 ext: 12	Dutchess
Belmont Shelter Corp.	1195 Main Street Buffalo, NY 14209-2196	716-884-7791	Erie
Black Rock Riverside NHS, Inc.	203 Military Road Buffalo, NY 14207	716-877-3910	Erie
Broadway-Fillmore NHS, Inc.	780 Fillmore Avenue Buffalo, NY 14212	716-852-3130	Erie
Buffalo Urban League	15 East Genesee St Buffalo, NY 14203-1405	716-854-7625	Erie

Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Erie
Kensington Bailey NHS, Inc.	995 Kensington Avenue Buffalo, NY 14215	716-836-3600	Erie
Neighborhood Housing Services of South Buffalo	1937 South Park Avenue Buffalo, NY 14220	716-823-3630	Erie
NeighborWorks Home Resources	209 North Union Street Olean, NY 14760	716-373-4100	Erie
Old First Ward Community Assoc.	62 Republic Street Buffalo, NY 14204	716-856-8613	Erie
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Erie
West Side Neighborhood Housing Services, Inc.	359 Connecticut St Buffalo, NY 14213	716-885-2344 ext: 15	Erie
Western New York Law Center, Inc.	237 Main Street Rm 1130 Main Seneca Building Buffalo, NY 14203	716-855-0203 ext: 100	Erie
Friends of the North Country	1 Mill Street PO Box 446 Keeseville, NY 12944	518-834-9606	Essex
Homefront Development Corp.	568 Lower Allen Street Hudson Falls, NY 12839	518-747-8250	Essex
Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Essex
Consumer Credit Counseling Services of Central New York	215 Washington St - Rm B5 Watertown, NY 13601	1-800-479-6026	Franklin
Franklin County Community Housing Council	337 West Main Street Malone, NY 12953	518-483-5934	Franklin
Friends of the North Country	1 Mill Street PO Box 446 Keeseville, NY 12944	518-834-9606	Franklin
Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Franklin
Better Neighborhoods, Inc. (at The Valley Rural Housing Corp Bldg.)	46 East Main Street Amsterdam, NY 12010	518-372-6469	Fulton
Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Genesee
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Genesee
Pathstone Corp.	Batavia City Center Room 7 Batavia, NY 14020	585-343-2188	Genesee
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Genesee
Catskill Mountain Housing Development Corp.	448 Main St. P.O. Box 473 Catskill, NY 12414	518-943-6700 ext: 14	Greene
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Greene
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Hamilton
Homefront Development Corp.	568 Lower Allen Street Hudson Falls, NY 12839	518-747-8250	Hamilton
Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Hamilton
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Herkimer
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Herkimer
Utica NHS Neighborworks Homeownership Center	1611 Genesee St Utica, NY 13501	315-724-4197	Herkimer

Consumer Credit Counseling Services of Central New York	215 Washington St - Rm B5 Watertown, NY 13601	1-800-479-6026	Jefferson
Frontier Housing Corp.	100 Locke Street Dexter, NY 13634	315-639-3940	Jefferson
Neighbors of Watertown, Inc.	112 Franklin Street Watertown, NY 13601	315-782-8497	Jefferson
Asian Americans for Equality	111 Division Street New York, NY 10002	212-964-2288	Kings
Asociacion Tepeyac	251 W. 14th Street New York, NY 10011	212-633-7108	Kings
Bridge Street Development Corp.	460 Nostrand Ave. Brooklyn, NY 11216	718-399-0146 ext: 10	Kings
Brooklyn Cooperative FCU	1474 Myrtle Avenue Brooklyn, NY 11237	718-418-8232	Kings
Brooklyn Housing & Family Services	415 Albemarle Road Brooklyn, NY 11218	718-435-7585	Kings
Brooklyn Neighborhood Improvement Association	1482 Saint Johns Pl Suite 1F Brooklyn, NY 11213-3929	718-773-4116	Kings
CAMBA	884 Flatbush Avenue Brooklyn, NY 11226	718-282-2500	Kings
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888	Kings
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753	Kings
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	Kings
Cypress Hills Local Development Corp.	3214 Fulton St Brooklyn NY 11208	718-647-8100	Kings
Greater Sheepshead Bay Development Corp.	2107 East 22nd Street Brooklyn, NY 11229	718-332-0582	Kings
Greenpath	175 Remsen Street Suite 1102 Brooklyn, NY 11201	888-776-6738	Kings
Midwood Development Corp.	1416 Avenue M Brooklyn, NY 11230	718-376-0999	Kings
Neighborhood Housing Services of Bedford-Stuyvesant	1012 Gates Avenue Brooklyn, NY 11221	718-919-2100	Kings
Neighborhood Housing Services of East Flatbush	2806 Church Avenue Brooklyn, NY 11226	718-469-4679	Kings
Neighborhood Housing Services of New York City - Homeownership Center I	307 West 37th Street 12th Floor New York, NY 10018	718-230-7610	Kings
Neighbors Helping Neighbors (NHN)	443 39th Street Room 202 Brooklyn, NY 11232	718-686-7946 ext: 17	Kings
New York City Commission on Human Rights	275 Livingston Street Brooklyn, NY 11217	718-722-3130	Kings
Office of the New York City Comptroller	1 Centre Street Room 835 New York, NY 10007	212-669-4915	Kings
The Parodneck Foundation	121 6th Avenue Rm. 501 New York, NY 10021	212-431-9700 ext: 316	Kings
Pratt Area Community Council	1224 Bedford Avenue Brooklyn, NY 11216	718-783-3549	Kings
Ridgewood Bushwick Senior Citizens Council, Inc.	217 Wyckoff Avenue Brooklyn, NY 11237	718-366-3800	Kings
South Brooklyn Legal Services	105 Court Street Brooklyn, NY 11201	718-246-3279	Kings
Money Management International	26 Court Street Suite 1801 Brooklyn, NY 11242	866-346-2227	Kings
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Lewis

Consumer Credit Counseling Services of Central New York	215 Washington St - Rm B5 Watertown, NY 13601	1-800-479-6026	Lewis
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Lewis
Snow Belt Housing Company, Inc.	7500 S. State Street Lowville, NY 13367	315-376-2639	Lewis
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Livingston
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Livingston
Genesee Valley Rural Preservation Council, Inc.	5861 Groveland Station Road Mt. Morris, NY 14510	585-658-4860	Livingston
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Livingston
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Livingston
Community Action Program for Madison County	3 East Main Street PO Box 249 Morrisville, NY 13408	315-684-3144 ext: 12	Madison
Consumer Credit Counseling Services of Central New York	5794 Widewaters Parkway Syracuse, NY 13214	1-800-479-6026	Madison
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Madison
Home Headquarters, Inc.	124 E Jefferson St Syracuse, NY 13202	315-474-1939 ext: 283 or 253	Madison
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Madison
Opportunities for Chenango	43 Hale Street Norwich, NY 13815-1613	607-336-2101 ext: 116	Madison
Utica NHS Neighborworks Homeownership Center	1611 Genesee St Utica, NY 13501	315-724-4197	Madison
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Monroe
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Monroe
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Monroe
Marketview Heights Assoc.	308 North St. Rochester, NY 14605	585-423-1540	Monroe
Neighborworks Rochester	570 South Ave Rochester, NY 14620-1345	585-325-4170 ext: 316	Monroe
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Monroe
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Monroe
Urban League of Rochester	265 North Clinton Avenue Rochester, NY 14605	585-325-6530	Monroe
Better Neighborhoods, Inc. (at The Valley Rural Housing Corp Bldg.)	46 East Main Street Amsterdam, NY 12010	518-372-6469	Montgomery
CIHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	Nassau
Community Development Corporation of Long Island	54 W. Merrick Rd Freeport, NY 11520	516-867-7727	Nassau
Community Housing Innovations, Inc.	175 Fulton Avenue Suite 211B Hempstead, NY 11550	516-280-3243 OR 516-640-5371 (fax)	Nassau
Economic Opportunity Council of Nassau County, Inc.	134 Jackson Street Hempstead, NY 11550	516-292-9710 ext:236	Nassau



Family and Children's Association	175 Nassau Road Roosevelt, NY 11575	516-485-3425	Nassau
Greenpath	380 North Broadway Suite 304 Jericho, NY 11753	888-776-6738	Nassau
Housing Help, Inc.	91-101 Broadway Suite 6 Greenlawn, NY 11740	631-754-0373	Nassau
La Fuerza Unida, Inc.	1 School Street Suite 302 Glen Cove, NY 11542	516-759-0788 ext: 12	Nassau
LIFE, Inc.	112 Spruce Street Cedarhurst, NY 11516	516-374-4564	Nassau
LIFE, Inc	94 James L.L. Burrell Avenue Hempstead, NY 11550	516-374-4564	Nassau
Long Island Housing Partnership, Inc.	180 Oser Avenue Hauppauge, NY 11788	631-435-4710	Nassau
Long Island Housing Services, Inc.	640 Johnson Avenue Suite 8 Bohemia, NY 11716-2624	631-567-5111 x316 OR 516-292-0400 x316	Nassau
Nassau County Office of Housing & Homeless Services Economic Development	40 Main Street Suite B 1st Floor Hempstead, NY 11550	516-571-HOME (4663)	Nassau
Rockaway Development & Revitalization Corp.	1920 Mott Avenue Rm# 2 Far Rockaway, NY 11691	718-327-5300	Nassau
Abyssinian Development Corp.	4 West 125th Street New York, NY 10027	212-368-4471	New York
Asian Americans for Equality	111 Division Street New York, NY 10002	212-964-2288	New York
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888	New York
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753	New York
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	New York
Greenpath	One Penn Plaza 250 West 34th Street Suite 2108 New York, NY 10119	888-776-6738	New York
Greenpath	120 Broadway Suite 935 New York, NY 10271	888-776-6738	New York
Harlem Community Development Corp.	163 West 125th Street 17th Floor New York, NY 10027	212-961-4100	New York
Harlem Congregations for Community Improvement	2854 Fredrick Douglass Boulevard New York, NY 10039	212-281-4887	New York
Money Management International	11 Penn Plaza Suite 514 New York, NY 10001	866-346-2227	New York
Neighborhood Housing Services of New York City - Homeownership Center 1	307 West 36th Street 12th Floor New York, NY 10018	718-230-7610	New York
New York City Commission on Human Rights	40 Rector Street 10th Floor New York, NY 10006	212-306-7649	New York
Office of the New York City Comptroller	1 Centre Street Room 835 New York, NY 10007	212-669-4600	New York
The Parodneck Foundation	121 6th Avenue, Rm. 501, New York, NY 10021	212-431-9700 ext: 316	New York
West Harlem Group Assistance, Inc.	1652 Amsterdam Avenue New York, NY 10031	212-862-1399 ext: 26	New York
Belmont Shelter Corp.	1195 Main Street Buffalo, NY 14209-2196	716-884-7791	Niagara

Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Niagara
Neighborhood Housing Services of South Buffalo	1937 South Park Avenue Buffalo, NY 14220	716-823-3630	Niagara
Niagara Falls NHS	479 16th Street Niagara Falls, NY 14303	716-285-7778	Niagara
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Niagara
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Oneida
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Oneida
Utica NHS Neighborworks Homeownership Center	1611 Genesee St Utica, NY 13501	315-724-4197	Oneida
Consumer Credit Counseling Services of Central New York	5794 Widewaters Parkway Syracuse, NY 13214	1-800-479-6026	Onondaga
Fair Housing Council of Central New York	327 West Fayette Street Syracuse, NY 13202	315-471-0420	Onondaga
Home Headquarters, Inc.	124 E Jefferson St Syracuse, NY 13202	315-474-1939 ext: 283 or 253	Onondaga
Northeast Hawley Development Association, Inc.	101 Gertrude St Syracuse, NY 13203-2417	315-425-1032	Onondaga
Southern Hills Preservation Corp.	2383 Route 11 S Unit 1 LaFayette, NY 13084	315-696-5835 OR 315-677-3863	Onondaga
Syracuse Cooperative FCU	723 Westcott Street Syracuse, NY 13210	315-476-5290 OR Spanish Speaking 315-473-0291	Onondaga
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Ontario
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Ontario
Keuka Housing Council	160 Main Street Penn Yan, NY 14527	315-536-8707	Ontario
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Ontario
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Ontario
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Orange
Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street, 2nd Floor Peekskill, NY 10566	914-734-8928 OR 914-734-8889	Orange
Hudson River Housing	313 Mill St Poughkeepsie, NY 12601	888-377-7731	Orange
Orange County Rural Development Advisory Corp.	P.O. Box 1224 (mailing address)	845-524-HOME (4663)	Orange
	59b Boniface Drive (street address) Pine Bush, NY 12566	Fax: 845-524-4665	Orange
Pathstone Corp.	36 Chambers Street Newburgh, NY 12551	845-569-0770 ext: 12	Orange
RECAP	40 Smith Street P.O. Box 886 Middletown, NY 10940	845-342-3978	Orange
Rockland Housing Action Coalition	120-126 North Main St. Annex - First Floor New City, NY 10956	845-708-5799	Orange
	www.rhachomes.org		Orange

Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Orleans
Pathstone Corp.	Batavia City Center Room 7 Batavia, NY 14020	585-343-2188	Orleans
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Orleans
City of Fulton Community Development Agency	125 West Broadway Fulton, NY 13069	315-593-7166	Oswego
Consumer Credit Counseling Services of Central New York	215 Washington St - Rm B5 Watertown, NY 13601	1-800-479-6026	Oswego
Consumer Credit Counseling Services of Central New York	5794 Widewaters Parkway Syracuse, NY 13214	1-800-479-6026	Oswego
Consumer Credit Counseling Services of Central New York	289 Genesee St Utica, NY 13501	1-800-479-6026	Oswego
Fair Housing Council of Central New York	327 West Fayette Street Syracuse, NY 13202	315-471-0420	Oswego
Home Headquarters, Inc.	124 E Jefferson St Syracuse, NY 13202	315-474-1939 ext: 283 or 253	Oswego
Oswego Housing Development Council, Inc.	2971 County Rte 26 PO Box 147 Parish, NY 13131	315-625-4520	Oswego
Consumer Credit Counseling Services of Central New York	49 Court St The Metro Center Binghamton, NY 13901	1-800-479-6026	Otsego
Legal Aid Society of Mid New York	255 Genesee Street 2nd Floor Utica, NY 13501	877-777-6152	Otsego
Opportunities for Chenango	43 Hale Street Norwich, NY 13815-1613	607-336-2101 ext: 116	Otsego
Community Capital Resources	7 West Cross Street Hawthorne, NY 10532	914-747-8020	Putnam
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Putnam
Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street, 2nd Floor Peekskill, NY 10566	914-734-8928 OR 914-734-8889	Putnam
Putnam County Housing Corp.	11 Seminary Hill Road Carmel, NY 10512	845-225-8493 ext: 212	Putnam
Asian Americans for Equality	133-04 39th Avenue Flushing, NY 11354	718-961-0888	Queens
	111 Division Street New York, NY 10002	212-964-2288	Queens
Asociacion Tepeyac	251 W. 14th Street New York, NY 10011	212-633-7108	Queens
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888	Queens
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753	Queens
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	Queens
Cypress Hills Local Development Corp.	3214 Fulton St Brooklyn NY 11208	718-647-8100	Queens
Greenpath	80-02 Kew Gardens Road Suite 710 Kew gardens, NY 11415	888-776-6738	Queens
LIFE, Inc.	112 Spruce Street Cedarhurst, NY 11516	516-374-4564	Queens
Margert Community Corp.	325 Beach 37th Street Far Rockaway, NY 11691-1510	718-471-3724	Queens
Money Management International	88-32 Sutphin Blvd Jamaica, NY 11435	866-346-2227	Queens

Neighborhood Housing Services of Jamaica	89-70 162nd Street Jamaica, NY 11432	718-291-7400	Queens
Neighborhood Housing Services of New York City - Homeownership Center I	306 West 37th Street 12th Floor New York, NY 10018	718-230-7610	Queens
Neighborhood Housing Services of Northern Queens	60-20 Woodside Avenue, Woodside, NY 11377	718-457-1017	Queens
New York City Commission on Human Rights	153-01 Jamaica Avenue Jamaica, NY	718-886-6162	Queens
Office of the New York City Comptroller	1 Centre Street Room 835 New York, NY 10007	212-669-4915	Queens
The Parodneck Foundation	121 6th Avenue Rm. 501 New York, NY 10021	212-431-9700 ext: 316	Queens
Ridgewood Bushwick Senior Citizens Council, Inc.	217 Wycoff Avenue Brooklyn, NY 11237	718-366-3800 ext: 212, 113	Queens
Rockaway Development & Revitalization Corp.	1920 Mott Avenue Rm# 2 Far Rockaway, NY 11691	718-327-5300	Queens
Queens Legal Services Foreclosure Prevention Project	89-00 Sutphin Boulevard Suite 206 Jamaica, NY 11435	347-592-2182	Queens
La Fuerza Unida, Inc.	1 School Street, Suite 302 Glen Cove, NY 11542	516-759-0788 ext: 12	Queens
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Rensselaer
Troy rehabilitation and Improvement Program (TRIP)	415 River Street Troy, NY 12180-2834	518-690-0020	Rensselaer
United Tenants of Albany	33 Clinton Avenue Albany, NY 12207	518-436-8997	Rensselaer
Albany County Rural Housing Alliance, Inc.	10 Cayuga Place Cohoes, NY 12047	518-235-3920	Rensselaer
Rensselaer County Housing Resources	415 River Street Troy, NY 12180-2834	518-272-8289	Rensselaer
Asian Americans for Equality	111 Division Street New York, NY 10002	212-964-2288	Richmond
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888	Richmond
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753	Richmond
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	Richmond
Faith Initiatives Development Corp.	95 East 161st, Bronx, NY 10451	212-537-9460	Richmond
Neighborhood Housing Services of New York City - Homeownership Center I	307 West 36th Street 12th Floor New York, NY 10018	718-230-7610	Richmond
Neighborhood Housing Services of Staten Island	770 Castleton Avenue Staten Island, NY 10310	718-442-8080	Richmond
New York City Commission on Human Rights	60 Bay Street 7th Floor Staten Island, NY 10301	718-390-8506	Richmond
Northfield Community Local Development Corporation of Staten Island	160 Heberton Ave. Staten Island, NY 10302	718-442-7351	Richmond
Office of the New York City Comptroller	1 Centre Street Room 835 New York, NY 10007	212-669-4915	Richmond
The Parodneck Foundation	121 6th Avenue Rm. 501 New York, NY 10021	212-431-9700 ext: 316	Richmond
Staten Island Legal Services	36 Richmond Terrace Rm. 205 Staten Island, NY 10301	718-233-6480	Richmond
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Rockland

Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street Peekskill, NY 10566	914-734-8928 OR 914-734-8889	Rockland
Rockland Housing Action Coalition	120-126 North Main St. Annex - First Floor New City, NY 10956	845-708-5799	Rockland
	www.rhachomes.org		Rockland
Albany County Rural Housing Alliance, Inc.	Faith Plaza - Rt 9W Ravena, NY 12143	518-756-3656	Saratoga
	10 Cayuga Plaza Cohoes, NY 12047		Saratoga
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Saratoga
Homefront Development Corp.	568 Lower Allen Street Hudson Falls, NY 12839	518-747-8250	Saratoga
United Tenants of Albany	33 Clinton Avenue Albany, NY 12207	518-436-8997	Saratoga
Better Neighborhoods, Inc.	986 Albany St Schenectady, NY 12307	518-372-6469	Schenectady
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Schenectady
United Tenants of Albany	33 Clinton Avenue Albany, NY 12207	518-436-8997	Schenectady
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Schoharie
Schoharie County Rural Preservation Corp.	349 Mineral Springs Road Cobleskill, NY 12043	518-234-7604	Schoharie
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Schuyler
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Schuyler
Catholic Charities of Chemung	215 East Church Street Suite 101 Elmira, NY 14901	607-734-9784 ext: 132	Schuyler
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Schuyler
Tri-County Housing Council	143 Hibbard Road PO Box 451 Big Flats, NY 14814	607-562-2477 ext: 230	Schuyler
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Seneca
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Seneca
Seneca Housing, Inc.	12 North Park Street Suite 38 Seneca Falls, NY 13148	315- 568-2200	Seneca
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Seneca
Consumer Credit Counseling Services of Central New York	215 Washington St - Rm B5 Watertown, NY 13601	1-800-479-6026	St. Lawrence
St. Lawrence County Housing Council	19 Main Street, Canton, NY 13617	315-386-8576	St. Lawrence
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Steuben
Catholic Charities of Chemung	215 East Church Street Suite 101 Elmira, NY 14901	607-734-9784 ext: 132	Steuben
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Steuben
Tri-County Housing Council	143 Hibbard Road PO Box 451 Big Flats, NY 14814	607-562-2477 ext: 230	Steuben
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Steuben
American Debt Resources	248C Larkfield Road East Northport, NY 11731	1-800-498-0766	Suffolk

Central Islip Civic Council	68 Wheeler Road Central Islip, NY 11722	631-348-0669 ext: 13	Suffolk
CHHAYA	37-43 77th Street 2nd Floor Jackson Heights, NY 11372	718-478-3848	Suffolk
Community Development Corporation of Long Island	2100 Middle Country Road Suite 300 Centereach, NY 11720	631-471-1215 ext: 158	Suffolk
Economic Opportunity Council of Suffolk, Inc.	475 East Main St Suite 206 Patchogue, NY 11772	631-289-2124	Suffolk
Greenpath	700 Veterans Memorial Highway Suite 305 Hauppauge, NY 11788	888-776-6738	Suffolk
Housing Help, Inc.	91-101 Broadway Suite 6 Greenlawn, NY 11740	631-754-0373	Suffolk
La Fuerza Unida, Inc.	1 School Street Suite 302 Glen Cove, NY 11542	516-759-0788	Suffolk
Long Island Housing Partnership, Inc.	180 Oser Avenue Hauppauge, NY 11788	631-435-4710	Suffolk
Long Island Housing Services, Inc.	640 Johnson Avenue Suite 8 Bohemia, NY 11716-2624	631-567-5111 x316	Suffolk
North Fork Housing Alliance, Inc.	110 South St Greenport, NY 11944-1619	631-477-1070	Suffolk
Town of East Hampton - Office of Housing & Community Development	159 Pantigo Road East Hampton, NY 11937	631-267-7896	Suffolk
Wyandanch Community Development Corp.	59 Cumberbach Street Wyandanch, NY 11798-3326	631-253-0139 OR 631-643-4786	Suffolk
Pathstone Corp.	36 Chambers Street Newburgh, NY 12551	845-569-0770 ext: 12	Sullivan
Rural Sullivan Housing Corp.	6 Pelton Street PO Box 1497 Monticello, NY 12701-1128	845-794-0348	Sullivan
Rural Ulster Preservation Company (RUPCO)	301 Fair Street Kingston, New York 12401	888-377-7731	Sullivan
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Tioga
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Tioga
Catholic Charities of Chemung	215 East Church Street Suite 101 Elmira, NY 14901	607-734-9784 ext: 132	Tioga
Consumer Credit Counseling Services of Central New York	49 Court St - The Metro Center Binghamton, NY 13901	1-800-479-6026	Tioga
Metro Interfaith Housing Council	21 New St. Binghamton, NY 13903	607-772-6766	Tioga
Alternatives FCU	125 Fulton Street Ithaca, NY 14850	607-216-3445	Tompkins
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Tompkins
Catholic Charities of Chemung	215 East Church Street Suite 101 Elmira, NY 14901	607-734-9784 ext: 132	Tompkins
Ithaca Neighborhood Housing Services	115 W. Clinton St Ithaca, NY 14850	607-277-4500	Tompkins
Metro Interfaith Housing Council	21 New St. Binghamton, NY 13903	607-772-6766	Tompkins
Pathstone Corp.	36 Chambers Street Newburgh, NY 12551	845-569-0770 ext: 12	Ulster
Rural Ulster Preservation Company (RUPCO)	301 Fair Street Kingston, New York 12401	888-377-7731	Ulster
Consumer Credit Counseling Services of Central New York	2 Computer Dr. West Albany, NY 12205	1-800-479-6026	Warren
Homefront Development Corp.	568 Lower Allen Street Hudson Falls, NY 12839	518-747-8250	Warren



Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Warren
Homefront Development Corp.	568 Lower Allen Street Hudson Falls, NY 12839	518-747-8250	Washington
Housing Assistance Program of Essex County (HAPEC)	103 Hand Avenue Elizabethtown, NY 12932	518-873-6888	Washington
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Wayne
Community Action in Self Help, Inc.	48 Water St Lyons, NY 14489-1244	315-946-6992	Wayne
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Wayne
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Wayne
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Wayne
Community Capital Resources	7 West Cross Street Hawthorne, NY 10532	914-747-8020	Westchester
Community Housing Innovations, Inc.	190 East Post Road Suite #401 White Plains, NY 10601	914-683-1010 Ext: 233	Westchester
Family Resource Center of Peekskill, Inc. (FRC)	156-2 North Division Street Peekskill, NY 10566	914-739-0411	Westchester
Greenpath	3250 Westchester Avenue Suite 111 Bronx, NY 10461	888-776-6738	Westchester
Housing Action Council	55 South Broadway Tarrytown, NY 10591	914-332-4144	Westchester
Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street Peekskill, NY 10566	914-734-8928 OR 914-734-8889	Westchester
Human Development Services of Westchester, Inc.	28 Adele Street Port Chester, NY 10573	914-939-2005	Westchester
Neighborhood Housing Services of North Bronx	1451 East Gun Hill Road Bronx, NY 10469	718-732-8151	Westchester
Rockland Housing Action Coalition	120-126 North Main St. Annex - First Floor New City, NY 10956	845-708-5799	Westchester
	<a href="http://www.rhachomes.org">www.rhachomes.org</a>		Westchester
Westchester Residential Opportunities, Inc.	470 Mamaroneck Ave Suite 410 White Plains, NY 10605-1830	914-428-4507 OR 877-WRO-4YOU	Westchester
Consumer Credit Counseling Services of Buffalo, Inc.	40 Gardenville Parkway Suite 300 West Seneca, NY 14224	1-800-926-9685 OR 716-712-2060	Wyoming
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Wyoming
Genesee Valley Rural Preservation Council, Inc.	5861 Groveland Station Road Mt. Morris, NY 14510	585-658-4860	Wyoming
NeighborWorks Home Resources	209 North Union Street Olean, NY 14760	716-373-4100	Wyoming
Pathstone Corp.	400 East Avenue Rochester, NY 14607	585-340-3302	Wyoming
The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Wyoming
Bishop Sheen Ecumenical Housing Foundation	935 East Ave Suite 300 Rochester, NY 14607-2216	585-461-4263	Yates
Consumer Credit Counseling Services of Rochester, Inc.	50 Chestnut Plaza Rochester, NY 14604	1-888-724-2227	Yates
Keuka Housing Council	160 Main Street Penn Yan, NY 14527	315-536-8707	Yates



The Housing Council	75 College Avenue 4th Floor Rochester, NY 14607	585-546-3700 ext: 3015	Yates
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7:53 Certified Mail sec mail 20130416rev

Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134

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**AFFIDAVIT OF MAILING OF 90-DAY NOTICE  
PURSUANT TO RPAPL § 1304**

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STATE OF OKLAHOMA            )  
  )  
COUNTY OF OKLAHOMA        )

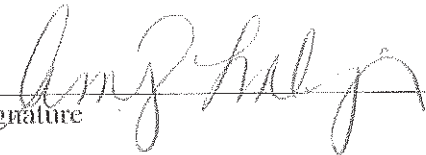
Army L. Deeringer, being duly sworn, deposes and says:

I am employed as a Support Agent at Caliber Home Loans, Inc. ("Caliber"), a mortgage loan servicer with offices located at 13801 Wireless Way, Oklahoma City, Oklahoma 73134. I have personal knowledge of the facts and circumstances hereinafter set forth.

On July 17, 2014, I mailed, by both first class and certified mail and in separate envelopes from any other mailing or notice, the 90-day notice attached as "Exhibit A" to SCOTT A DUPRE at 805 PLEASANT VALLEY RD WATERVILLE NY 13480, which is the last known address of the borrower and the address of the residence that is the subject of the mortgage.

On July 17, 2014, I mailed, by both first class and certified mail and in separate envelopes from any other mailing or notice, the 90-day notice attached as "Exhibit B" to DEBORAH A DUPRE at 805 PLEASANT VALLEY RD WATERVILLE NY 13480, which is the last known address of the borrower and the address of the residence that is the subject of the mortgage.

WHEREFORE, it is respectfully requested that the relief set forth in the pleadings be granted in its entirety, together with such other and further relief as to this Court may deem just and proper.

  
Signature

Amy L Dearing  
Print Name:


Support Agent  
Title

**JURAT**

Sworn to before me on this 12 day of July, 2014

State of Oklahoma )  
County of Oklahoma )

On the 12 day of July in the year 2014 before me, the undersigned, personally appeared Amy L Dearing, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Oklahoma City, State of Oklahoma.

  
Notary Signature

Notary Seal:



STATE OF OKLAHOMA )  
 ) ss.:  
COUNTY OF OKLAHOMA )

- In Witness Whereof, I have hereunto set my hand this 22nd day of July, 2014.

Tim J. Galleghy

# Exhibit G



New York State Department of Financial Services  
One State Street Plaza, New York, NY 10004

Proof of Filing Statement

To Whom It May Concern:

Section 1306 of the Real Property Actions and Proceedings Law (RPAPL) requires lenders, assignees or mortgage loan servicers servicing loans on 1-to-4 family residential properties in New York State to file certain information with the Superintendent of the Department Financial Services within three days after the mailing of a 90-Day Pre-Foreclosure Notice.

The information below pertains to a filing submitted to the Department of Financial Services as required in Section 1306 of RPAPL. The information is presented as filed by the lender, assignee or mortgage loan servicer.

**Filer Information:**

Name : Caliber Home Loans  
Address : 13801 Wireless Way  
Oklahoma City OK 73134

**Filing Information:**

Tracking Number : NYS3598634  
Mailing Date Step 1 : 17-JUL-14 12:00:00.000 AM  
Mailing Date Step 2 : 05-MAY-15 12:00:00.000 AM  
Judgment Date Step 3 :  
Filing Date Step 1 : 17-JUL-14 12:49:18.000 PM  
Filing Date Step 1 Orig : 17-JUL-14 12:44:36.000 PM  
Filing Date Step 2 : 15-MAY-15 06:42:07.000 PM  
Filing Date Step 3 :  
Owner Occupied at Judgment :  
Property Type : 1 to 4 Family Home  
Property Address : 805 PLEASANT VALLEY RD WATERVILLE  
NY 13480  
County : Oneida  
Date of Original Loan : 21-JUL-05 12:00:00.000 AM  
Amt of Original Loan : 115498  
Loan Number Step 1 :  
Loan Number Step 2 :  
Loan Reset Frequency :  
Loan Type : 1st Lien  
Loan Details : Fixed Rate  
Loan Term : 30 Year  
Loan Modification : No Modification  
Days Delinquent : Other  
Borrower's Name : SCOTT A DUPRE  
Address : 805 PLEASANT VALLEY RD  
WATERVILLE 13480  
Borrower's Phone No :  
Filing Status : Step 2 Completed

Sincerely,

New York State Department of Financial Services



New York State Department of Financial Services  
One State Street Plaza, New York, NY 10004

Proof of Filing Statement

To Whom It May Concern:

Section 1306 of the Real Property Actions and Proceedings Law (RPAPL) requires lenders, assignees or mortgage loan servicers servicing loans on 1-to-4 family residential properties in New York State to file certain information with the Superintendent of the Department Financial Services within three days after the mailing of a 90-Day Pre-Foreclosure Notice.

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Owner Occupied at Judgment :  
Property Type : 1 to 4 Family Home  
Property Address : 805 PLEASANT VALLEY RD WATERVILLE  
NY 13480  
County : Oneida  
Date of Original Loan : 21-JUL-05 12:00:00.000 AM  
Amnt of Original Loan : 115498  
Loan Number Step 1 :  
Loan Number Step 2 :  
Loan Reset Frequency :  
Loan Type : 1st Lien  
Loan Details : Fixed Rate  
Loan Term : 30 Year  
Loan Modification : No Modification  
Days Delinquent : Other  
Borrower's Name : DEBORAH A DUPRE  
Address : 805 PLEASANT VALLEY RD  
WATERVILLE 13480  
Borrower's Phone No :  
Filing Status : Step 2 Completed

Sincerely,

New York State Department of Financial Services